

# The NATION'S BUSINESS Index - 1993

(Volume 81: Numbers 1 - 12)

## A

**ABSENTEEISM** see Employees; Management; Personnel Policies  
**ACCESSORIES/JEWELRY** see Clothing; Gifts  
**ACCOUNTING**  
Financial Software [3/93-p46]  
On All Accounts [4/93-p81]  
NB Tips: Bookkeeping Made Easy [5/93-p12]  
Power For The Midsize Company [6/93-p33]  
Packages Are Catching Up [7/93-p64]  
Direct Line: Choosing A CPA [7/93-p68]  
Systems Ratings [8/93-p44]  
Letters: Your Business's Accountant Doesn't Have To Be A CPA [9/93-p6]  
Direct Line: By The Numbers [9/93-p67]  
Peachtree Does Windows Right [10/93-p48]  
Can Managing Money Be Fun? [10/93-p48]  
Direct Line: Do-It-Yourself Numbers [11/93-p69]  
How Easy Can It Get? [12/93-p43]  
**ACCOUNTS PAYABLE & RECEIVABLE** see also Cash Management  
Letters: The Buck Stops Here--But Shouldn't [1/93-p5]  
Letters: Perhaps 14 ways... [1/93-p5]  
The Longer You Wait, The Less You Get Back [2/93-p8]  
**ACQUISITIONS/DIVESTITURES/MERGERS** see also Business Organization/Dissolution; Employee Stock Ownership/Profit-Sharing  
Direct Line: Selling A Business [10/93-p71]  
Allocating The Costs Of A Business Purchase [11/93-p70]  
**ADVERTISING** see also Marketing; Direct Marketing; Sales/Selling  
It's On The Bag [2/93-p72]  
More Than Hot Air [3/93-p16]  
A Pot Of Your Own [4/93-p81]  
When Computers Aren't Speaking [11/93-p58]  
**ADVISERS** see Consultants  
**AFRICAN-AMERICANS** see Minorities; Minority-Owned Business  
**AGREEMENTS/CONTRACTS** see also Government Procurement  
Employee Contracts Protect Companies [10/93-p10]  
**AGRICULTURE** see also Food/Beverage Industry & Trade  
Direct Line: A Growing Concern [1/93-p70]  
Letters: A Risk To Farmers [2/93-p4]  
A Simple Life No Longer [2/93-p13]  
Direct Line: A Place To Live And Work [2/93-p58]  
Direct Line: Start With The A-Bee-C's [3/93-p75]

Direct Line: A Helix-Raising Idea [5/93-p76]  
Smooth Horse, Happy Rider [10/93-p14]  
**AIR POLLUTION** see Environment  
**AIRCRAFT/AIRLINES/AIRPORTS** see also Travel/Tourism/Vacations  
Frequent-Flier Points For Package Shipments [1/93-p72]  
More Than Hot Air [3/93-p16]  
Frequent-Flier Benefits In Death and Divorce [3/93-p78]  
Protecting Your Mileage Awards From Slipping Out Of Date [5/93-p78]  
The Chanciest Part Of Your Flight: Leaving The Airport [6/93-p68]  
Letters: There's More Than One Way To Get Out Of O'Hare [8/93-p5]  
An Airline Of Her Own [8/93-p14]  
The Summer Squeeze On Frequent-Flier Reservations [8/93-p69]  
Airlines Restrict In-Flight Use Of Computers And Other Devices [8/93-p69]  
A Company Built On Stress [10/93-p13]  
How Nonrefundable Are Airline Tickets? [12/93-p80]  
When Your Luggage Takes An Unexpected Detour [12/93-p80]  
**ALCOHOLISM** see Tests/Testing  
**AMERICANS WITH DISABILITIES ACT**  
Tax Benefits For Complying With The Disabilities Law [2/93-p60]  
The Disabilities Labyrinth (Cover story) [4/93-p18]  
Letters: The Disabilities Act: All You Have To Do Is Ask [6/93-p4]  
**ANNUAL MEETINGS** see Corporations  
**ANNUITIES** see Retirement  
**ANTIQUES-COLLECTIBLES**  
It's Only Rock 'n' Roll [1/93-p12]  
A Burgeoning Market In Historic Writings [4/93-p74]  
Comics For The Connoisseur [5/93-p17]  
**APPAREL** see Clothing  
**APPLIANCES** see Home Care, Decoration & Furnishing/Home Improvement  
**APPRAISALS/ASSESSMENTS**  
Home Appraisals: Reverse Sticker Shock [8/93-p70]  
Direct Line: Sizing It Up [10/93-p72]  
**APPRENTICE PROGRAMS** see Education/Job Training  
**ARBITRATION/MEDIATION**  
Letters: There's More Than One Way [1/93-p5]  
**ART/PHOTOGRAPHY**  
A Comeback After Hugo [7/93-p13]  
In Remington's Footsteps [8/93-p18]  
**ASIAN-AMERICANS** see Minorities; Minority-Owned Business  
**AUCTIONS** see also Government Auctions & Sales  
Finding Bargains At Auctions [12/93-p79]

## AUDIO INDUSTRY

If You Want The Tunes, You Must Pay The Piper [6/93-p12]  
Cactus Needles To Compact Discs [6/93-p17]  
**AUTOMOBILES/TRUCKS/MOTORCYCLES/BICYCLES**  
see also Infrastructure; Transportation  
Safe Driving Saves Money [3/93-p60]  
Your Rental Car Quits: What Do You Do Next? [3/93-p78]  
"Adversity Brings Opportunity" [4/93-p31]  
The Invisible Seal That Protects The Paint [4/93-p74]  
Leasing Helps Firms Control Costs (Special report) [5/93-p48]  
Meanwhile, Out On The Highway [6/93-p48]  
Driving Down The Cost Of Driving [6/93-p54]  
Keeping An Office In Your Car [7/93-p10]  
Ways To Outsmart Vehicle Thieves [7/93-p35]  
Calling All Thieves [7/93-p80]  
Letters: Treating Symptoms Rather Than The Underlying Cause [8/93-p5]  
Letters: The High Cost Of Vehicle Accidents [8/93-p5]  
The '94 Trucks (Special report) [10/93-p32]  
A Used Lease Car Could Be A Good Buy [10/93-p74]  
Car Trouble ... [10/93-p84]  
And Car Repair ... [10/93-p84]  
And Car Sales ... [10/93-p84]  
No Holes [10/93-p84]  
The Extras You Enjoy With A Luxury Car (Special report) [11/93-p44]  
How To Make Sense Of Rental-Car Insurance [12/93-p80]  
**AWARDS/HONORS**  
Programs Honor Businesswomen [1/93-p61]  
The Unstoppable G.G. Fernandez [2/93-p14]  
The Quality Leaders [3/93-p38]  
Flying High On Bird Food (Small Business Person of the Year) [9/93-p16]  
Blue Chip Performances [9/93-p44]  
SBA Seeks Nominations For Person Of The Year [10/93-p8]

## B

**BANKRUPTCY/BUSINESS FAILURES**  
Direct Line: Managing Bankruptcy [1/93-p69]  
Turning Failure Into An Asset [6/93-p8]  
Good Advice For Hard Times [8/93-p60]  
Letters: Will He Square His Old Accounts? [9/93-p6]  
Spotting Early Warnings Of Financial Trouble [11/93-p10]

## BANKS & BANKING

**BANKS & BANKING** see also Capital; Credit; Credit Cards & Accounts; Economic Development; Loans; Venture Capital

Is It Time You Had A Private Banker? [2/93-p62]

Where I Stand: On Bank Lending [3/93-p84]

Easing Small Firms' Credit Crunch [6/93-p42]

SBA To Teach Bankers The Ins And Outs Of Export Financing [8/93-p12]

Letters: Another View On The Drop In Small-Business Loans [9/93-p4]

Visiting A Loan Officer? Be Prepared [10/93-p60]

Direct Line: Tips For Lenders [11/93-p68]

## BARTER

Direct Line: Barter For Bargains [10/93-p71]

## BICYCLES

Automobiles/Trucks/Motorcycles/Bicycles

## BIRDS

Flying High On Bird Food [9/93-p16]

## BLUE CHIP ENTERPRISE PROGRAM

The Unstoppable G.G. Fernandez [2/93-p14]

The Quality Leaders [3/93-p38]

"Adversity Brings Opportunity" [4/93-p31]

In Remington's Footsteps [8/93-p18]

Blue Chip Performances [9/93-p44]

A Company Built On Stress [10/93-p13]

## BOARDS OF DIRECTORS

Corporations

**BOATS** see Recreation/Sports & Sports Facilities

**BONDS** see Securities

**BOOKS** see also Printing/Publishing

Like Books? Read On [5/93-p88]

Mission: Impossible [9/93-p80]

Business Books On Silver Platters [10/93-p46]

For Dummies, A Key To Decoding DOS [10/93-p46]

Creator Of Habits [11/93-p64]

Direct Line: Read All About It [12/93-p74]

## BROKERS

**BUSINESS CARDS** see Offices/Office Equipment, Furniture & Supplies

**BUSINESS CLIMATE INDEXES** see Economic Indicators & Indexes

**BUSINESS CONDITIONS &**

**FORECASTS** see also Economic Conditions & Forecasts

1993: Tough, But Hopeful (Cover story) [1/93-p16]

An Upbeat Forecast For Franchising [1/93-p49]

California's Economic Crisis (Cover story) [7/93-p16]

Direct Line: Hot Spots On The Horizon [8/93-p65]

**BUSINESS EDUCATION** see also Colleges/Universities/Education/Job Training

Center Focuses On Women [8/93-p36]

**BUSINESS FAILURES** see Bankruptcy/Business Failure

**BUSINESS INCUBATION** see Economic Development; Start-Ups

**BUSINESS ORGANIZATION/**

**DISSOLUTION**

Direct Line: Closing Up Shop [4/93-p70]

**BUSINESS PLANS** see also Business Strategies

How To Write A Business Plan [2/93-p29]

Two "Laws" For Family Businesses [2/93-p52]

A Family Member With Special Needs (Case study) [2/93-p54]

Letters: First Plan, Then Act [4/93-p5]

Good Business Plans Address Pros, Cons [10/93-p12]

Visiting A Loan Officer? Be Prepared [10/93-p60]

Heaven Help Us [11/93-p29]

**BUSINESS STRATEGIES** see also Family Business; Management; Business Plans; Start-Ups

Larger Companies May Help As You Expand Your Firm [3/93-p10]

A Spirit That Never Gives Up [5/93-p8]

Think Ahead, Set Goals, And Get Out Of The Office [5/93-p10]

Business Lessons From A Disaster [5/93-p38]

The High Cost Of Paternalism [5/93-p61]

Playing By The Rules—The Ones You Write [7/93-p5]

The President Departs But Doesn't Resign [7/93-p8]

Keeping Growth Under Control [7/93-p31]

How To Choose A Consultant [7/93-p48]

Should Your Firm Be An S Corporation? [7/93-p73]

For Best Results, Swim Upstream [8/93-p6]

Could You Benefit From An Outside Adviser? [8/93-p8]

Good Advice For Hard Times [8/93-p60]

Mission: Impossible [9/93-p80]

When Status Quo Just Won't Do [10/93-p6]

Know Which Transactions Are

Considered Tax-Free [10/93-p76]

Creator Of Habits [11/93-p64]

Handling A Crisis Effectively [12/93-p54]

**BUSINESS TAXES** see also Estate Planning; Family Business; Income Tax; Taxation; U.S. Govt.—Internal Revenue Service

Paid Parking Loses Some Tax Advantages [1/93-p73]

NB Tips: A Package Of Tax Savings [2/93-p10]

Tax Benefits For Complying With The Disabilities Law [2/93-p60]

A Tax Break For Franchise Purchasers [3/93-p76]

Congressional Alert: Restore Tax Credit For Investment [3/93-p86]

Clinton's Tax Plan: The Impact Varies [4/93-p27]

Letters: A Key Point About Key Protection [5/93-p6]

Professional Programs On The PC [6/93-p33]

A 50 Percent Tax Rate? [7/93-p25]

Should Your Firm Be An S Corporation? [7/93-p73]

A Bill That Could Silence Small Business [7/93-p79]

Start Preparing Now For Federal Tax Increases [8/93-p12]

Firms Expect Clinton Plan To Increase State, Local Taxes [8/93-p12]

Contract Workers: A Risky Business

[Cover story] [7/893-p20]

Strength In Numbers [8/93-p53]

NB Tips: Tax Advice [9/93-p14]

Taxing The Man Behind The Tree [9/93-p30]

The High Court's Ruling On Customer Lists [9/93-p71]

Letters: Imprecise Tax Laws Put Employers At Risk [10/93-p4]

Letters: A Popular Tax Dodge [10/93-p4]

Letters: Tax Rise Inhibits S Corporations' Growth [10/93-p4]

The New Tax Law's Business Impact [10/93-p24]

Know Which Transactions Are

Considered Tax-Free [10/93-p76]

Letters: Survey Didn't Give Much Of A Choice [11/93-p5]

The Growing Need To Monitor Travel Costs [11/93-p10]

Allocating The Costs Of A Business Purchase [11/93-p70]

## C

## CALIFORNIA

California's Economic Crisis (Cover story) [7/93-p16]

Another First For California [7/93-p25]

Letters: Sharing The Bad News From The Golden State [9/93-p4]

Letters: No Way To Grow [9/93-p4]

## CAMPAIGN FINANCING

Congressional Alert: Differences On Campaign Spending [9/93-p78]

**CANADA** see also North American Free Trade Agreement (NAFTA)

Letters: A Canadian Perspective [2/93-p4]

Letters: Prime Cut [4/93-p5]

## CANDY/CHEWING GUM

Food/Beverage Industry & Trade

## CAPITAL

see also Loans; Venture Capital

Creative Ways To Raise Capital [1/93-p45]

Outside Directors Can Help Obtain Capital For Growth [2/93-p8]

Letters: Leasing May Be A Capital Idea [3/93-p4]

A New Complaint From Women [5/93-p74]

Getting Money: Five Tips [5/93-p74]

Letters: How Women Can Find Help To Grow Their Businesses [7/93-p4]

Letters: Factoring As A Source Of Expansion Financing [8/93-p4]

Some Mistakes To Avoid [8/93-p38]

Letters: Focus On Opportunities, Not Status As Minority [11/93-p4]

## CAPITAL GAINS

see Income Tax

## CASH MANAGEMENT

see also Accounts Payable & Receivable

NB Tips: Cash-Flow Strategies [5/93-p12]

## CATALOGS

see Direct Marketing

## CATASTROPHES

see Disaster Planning; Disasters; Emergency Situations

## CATASTROPHIC ILLNESS COVERAGE

see Health-Care Costs/Insurance

## CENSUS

see Demographics; Economic Indicators & Indexes

## CERTIFICATES OF DEPOSIT

see Securities

**CHARITABLE CONTRIBUTIONS &****ORGANIZATIONS/VOLUNTEERISM**

see also Philanthropy

Making The Most Of Charitable Gifts

[6/93-p69]

Tax Breaks For Doing 'Spring Cleaning'  
Now [11/93-p71]Some Holiday Cheer For Charities—And  
Taxpayers [11/93-p72]**CHECKS/CHECKING ACCOUNTS**

see also Banks/Banking

Writing Checks With Your PC [4/93-  
p39]Keep Checking Your Checking Account  
[7/93-p72]

Write Your Own Checks [11/93-p59]

**CHILD CARE** see Day Care; Employee  
Benefits**CHILDREN/YOUTH** see also Day Care;  
Education/Job TrainingFrom Tykes To Tycoons: Children As  
Investors [3/93-p77]Additional Help For Teenagers [8/93-  
p36]Dealing With Jobless Sons And Daughters  
[9/93-p69]

Bottom's Up [12/93-p78]

To Market, To Market [12/93-p78]

When A Son Or Daughter Needs Cash In  
A Flash [12/93-p80]**CIVIL-RIGHTS LEGISLATION**Striker Bill Is On Back Burner; Civil-  
Rights Cap Issue Is Hot [3/93-p14]Attorney General To Push Civil-Justice  
Reform [6/93-p10]**CLEAN AIR ACT** see Environment;  
Government Regulation**CLEAN WATER ACT** see Environment;  
Government Regulation**CLINTON, BILL**1993: Tough, But Hopeful (Cover story)  
[1/93-p16]

The Clinton Agenda [1/93-p22]

Clinton Describes Goals For Education  
And Training [5/93-p13]The Clinton Push On Technology (Cover  
story) [5/93-p29]An Open Letter To Bill And Hillary  
[5/93-p61]Readers' Opinions On Clinton Plan [6/93-  
p77]**CLOTHING**A Country Twist At Every Turn [3/93-  
p33]Direct Line: To Read What You Sew  
[3/93-p74]

A Walk On The Wet Side [7/93-p80]

Developing Passion For A Product  
[12/93-p9]

Bottom's Up [12/93-p78]

**COLLECTIBLES** see Antiques/  
Collectibles**COLLEGES/UNIVERSITIES** see also

Education/Job Training

Eligibility Broadens For College Loans  
[1/93-p72]Business Schools, TQM, And You [7/93-  
p60]**COMMUNICATION** see also Employees;

Telecommunication

Get The Point Across With Clearer  
Writing [4/93-p12]Exit Interviews Help, But Only So Much  
[6/93-p12]

Improving English Skills [5/93-p68]

Listening To What Employees Can Tell  
You [7/93-p10]**COMPETITION**Why You Should Analyze The  
Competition [9/93-p12]**COMPETITIVENESS** see also  
International Trade & Investment  
Training Workers For Tomorrow  
(Cover story) [3/93-p22]**COMPUTER CRIME** see Crime**COMPUTERS/SOFTWARE** see also  
Offices/Office Equipment, Furniture &  
SuppliesNOTE: For brief articles on computer  
hardware and software, see Small-  
Business Computing in all issues except  
February, May and SeptemberOffices Go Digital And Portable (Special  
report) [2/93-p45]

Financial Software [3/93-p46]

Letters: Computer Clarification [4/93-  
p5]

Making The Connection [4/93-p14]

Communications Revolution (Cover  
story) [5/93-p20]Power For The Midsize Company [6/93-  
p33]Professional Programs On the PC [6/93-  
p33]Clear Answers From Fuzzy Logic [6/93-  
p38]

Small Firms' Usage Patterns [8/93-p39]

Is It New? Or Is It Hype? [8/93-p42]

Airlines Restrict In-Flight Use Of  
Computers And Other Devices [8/93-  
p69]

Front Porch On The World [9/93-p17]

Permanently Temporary [9/93-p18]

Protecting Computers And Data [9/93-  
p26]Office Computers' Gee-Wizardry  
(Special report) [9/93-p36]Doing It Yourself As A Home-Based  
Broker [9/93-p70]

Subnotebooks With Substance [10/93-p44]

Coverage Problems With In-Home PCs  
[10/93-p75]How High Tech Works In Schools [12/93-  
p65]**CONSORTIUMS**

Strength In Numbers [8/93-p53]

**CONSTRUCTION INDUSTRY** see also

Government Procurement; Housing

When Status Quo Just Won't Do [10/93-  
p6]**CONSULTANTS**Direct Line: Sharing The Expertise  
[3/93-p74]

Direct Line: A House Of Logs [6/93-p71]

How To Choose A Consultant [7/93-p48]

Redesigning Your Image And Your  
Mission [8/93-p8]Could You Benefit From An Outside  
Adviser? [8/93-p8]Letters: Institute Provides List Of  
Certified Consultants [10/93-p5]Direct Line: Know The SCORE [11/93-  
p68]Know How To Get Good Advice [12/93-  
p60]**CONTRACTING**

Direct Line: Show Times [9/93-p66]

**CONTRACTS** see Agreements/Contracts**CONTRACTS (GOVERNMENT)** see

Government Procurement

**COPIERS** see Offices/Office Equipment,  
Furniture & Supplies**COPYRIGHT** see Patents/Copyright/  
Trademarks**CORPORATIONS** see also Business

Taxes; Corporations (Specific);

Entrepreneurs; Family Business;

Management; Acquisitions/

Divestitures/Mergers; Small Business

Outside Directors Can Help Obtain  
Capital For Growth [2/93-p8]Direct Line: Nailing Down A Board  
[3/93-p74]10 Myths About Outside Boards [4/93-  
p56]Should Your Firm Be An S Corporation?  
[7/93-p73]Tax Rate Inhibits S Corporations'  
Growth [10/93-p4]**CORPORATIONS (SPECIFIC)** see Blue

Chip Enterprise Program;

Entrepreneur's Notebook, Lessons of

Leadership, and Making It in Regular

Features &amp; Special Sections portion of

Index

**COST CONTROL** see Cash Management;  
Management**CREDIT** see also Banks & Banking; LoansHow To Avoid Credit-Check Hazards  
[5/93-p56]Is It Time To Be Cautious With  
Credit—Or Generous [6/93-p14]

Good Advice For Hard Times [8/93-p60]

**CREDIT CARDS & ACCOUNTS/DEBIT****CARDS**Check For Mistakes In Holiday Bills  
[1/93-p72]Credit-Card Balance Investment  
Opportunity [2/93-p62]How To Make The Rate War Work To  
Your Benefit [3/93-p77]Investment Incentives Tied To Amounts  
Charged [5/93-p77]Perks And Drawbacks Of Corporate  
Cards [6/93-p67]Registration Services Can Save Time If  
Not Money [11/93-p72]**CRIME**

Alarming Developments [1/93-p80]

Letters: This Retired Executive Is No  
Shoplifter [2/93-p5]Ways To Prevent Unauthorized Phone  
Use [3/93-p12]Ways To Curtail Employee Theft [4/93-  
p36]Letters: Getting Tough Is Hard To Do  
[5/93-p4]Letters: Judge A Book By Its Cover—  
And Get Sued By The Author? [6/93-p4]

How To Spot Bogus Bills [7/93-p30]

Ways To Outsmart Vehicle Thieves  
[7/93-p35]

Direct Line: Block The Exits [7/93-p68]

Keep Checking Your Checking Account  
[7/93-p72]

Calling All Thieves [7/93-p80]

Big Price Tags For Little Lies [10/93-  
p40]**CURRENCY**

How To Spot Bogus Bills [7/93-p30]

**CUSTOMER RELATIONS & SERVICE**Tact Works Better Than Tough Talk  
[1/93-p10]

The View From The Bottom [2/93-p6]

**Know Your Clientele Before You Make Changes** [4/93-p10]  
**What Do Customers Think Of Your Firm?** [4/93-p62]  
**Letters: How To Keep 'Em Coming Back** [6/93-p4]  
**Survival Tactics For Retailers** [Cover story] [6/93-p20]  
**Understanding Your Customer** [6/93-p22]  
**Letters: Working Harder Is Not The Only Answer** [8/93-p4]  
**How Much Do You Really Value Your Customers?** [8/93-p8]  
**Your Secretary's Pivotal Influence** [9/93-p46]  
**"The Customer Is The Answer"** [10/93-p16]  
**Customer Surveys With Ease** [10/93-p46]  
**Bureaucracy, Heal Thyself** [10/93-p66]  
**Certain Traits Preferable For Customer Service** [12/93-p14]

**D**

**DAVIS-BACON ACT** see Government Procurement  
**DAY CARE** see also Employee Benefits  
 Direct Line: A Growth Industry [4/93-p71]  
**DEBIT CARDS** see Credit Cards & Accounts/Debit Cards  
**DEFENSE INDUSTRY** see also Government Procurement  
 Defense Suppliers Should Review Options Now [2/93-p8]  
 Where I Stand: Readers' Views On Defense Savings [2/93-p69]  
 Congressional Alert: Eliminate Recoupment Fees [10/93-p82]  
**DELIVERY & MAIL SERVICES** see also U.S.Postal Service  
 Frequent-Flier Points For Package Shipments [1/93-p72]  
 Just-In-Time Deliveries [4/93-p64]  
 Direct Line: Dining In [4/93-p70]  
 When A Son Or Daughter Needs Cash In A Flash [12/93-p80]  
**DEMOGRAPHICS** see also Economic Indicators & Indexes  
 NB Tips: Getting The Facts [10/93-p12]  
**DEPRECIATION** see Business Taxes  
**DIRECT MARKETING** see also Advertising;Market Research/Marketing  
 Direct Line: Operators Standing By [5/93-p76]  
 Front Porch On The World [9/93-p17]  
 Opportunities In Direct Selling [12/93-p69]  
 Direct Line: Starting A Catalog [12/93-p74]  
**DISASTER PLANNING** see also Emergency Situations; Disasters; Insurance; Security Systems/Law Enforcement  
 Business Lessons From A Disaster [5/93-p38]  
 Prepare For The Worst (Cover story) [9/93-p20]  
 Protecting Computers And Data [9/93-p26]  
 Fire Sprinklers Minimize Damage [11/93-p4]  
 Letters: How To Prove Losses [11/93-p4]  
 Letters: Getting A Different Message [11/93-p4]

**DISASTERS** see also Disaster Planning; Emergency Situations  
**Business Insurance Will Cost You More** (Special report) [6/93-p44]  
**Prepare For The Worst** [9/93-p20]  
**The Long Road Back To Emotional Recovery** [9/93-p23]  
**Letters: Crest Had Passed** [11/93-p4]  
**DISCRIMINATION** see Americans With Disabilities Act; Civil Rights Legislation; Employee Benefits; Employment; Hiring & Firing; Minorities; Women  
**DIVESTITURES** see Acquisitions/Divestiture/Mergers  
**DIVORCE** see Marriage/Divorce  
**DOLLAR, VALUE OF**  
 The Incredible Shrinking Dollar [4/93-p8]  
**DOMESTIC EMPLOYEES** see Employees; Household Employees  
**DRUG ABUSE/TESTING** see Tests/Testing  
**DRUG TESTING** see Tests/Testing

**E**

**EARTHQUAKES** see Disaster Planning; Disasters; Emergency Situations  
**ECONOMIC CONDITIONS & FORECASTS** see also Business Conditions & Forecasts; Economic Indicators & Indexes  
 1993: Tough, But Hopeful (Cover story) [1/93-p16]  
 Readers' Opinions On Clinton Plan [6/93-p77]  
 California's Economic Crisis (Cover story) [7/93-p16]  
**ECONOMIC DEVELOPMENT** see also Enterprise Zones; Special Advertising Sections portion of Index; Start-Ups Nothing Ventured, Nothing Gained [6/93-p28]  
 California's Economic Crisis (Cover story) [7/93-p16]  
 Direct Line: Birth Of A Notion [9/93-p66]  
 Old Firms Embark On New Ventures [11/93-p53]  
**ECONOMIC INDICATORS & INDEXES**  
 1993: Tough, But Hopeful (Cover story) [1/93-p16]  
 Striking Differences In Regional Growth [1/93-p20]  
 Do-It-Yourself Market Analysis [6/93-p67]  
**ECONOMIC POLICY**  
 Renewing American Enterprise [3/93-p54]  
 Where I Stand: Expectations For U.S. Policy-Makers [3/93-p85]  
 Editorial: A Guide To A Successful Future [3/93-p87]  
 Where I Stand: On Economic Policy [4/93-p78]  
 Letters: An Idea For Rebuilding The U.S. Economy [5/93-p6]  
**EDUCATION/JOB TRAINING** see also Colleges/Universities  
 The Clinton Agenda [1/93-p22]  
 Direct Line: Tools For Teaching [1/93-p70]  
 Job And School Under One Roof [2/93-p55]  
 Where I Stand: On Training Ideas [2/93-p68]

**Training Workers For Tomorrow** (Cover story) [3/93-p22]  
**A Web Of Federal Training Programs** [3/93-p25]  
**Learning From Germany's Model** [3/93-p30]  
**The Boss As Mentor** [4/93-p66]  
**Letters: Germany's Apprentice System: Adapting It To U.S. Needs** [5/93-p4]  
 Clinton Describes Goals For Education And Training [5/93-p13]  
**Improving English Skills** [5/93-p68]  
**New Center Offers Educational Programs** [5/93-p73]  
**Where I Stand: Views On Training And Education** [5/93-p85]  
**A Learning Experience: Teenagers At Work** [6/93-p12]  
**Efforts That Help Beyond Summer** [6/93-p40]  
**Direct Line: Cooking With Class** [7/93-p68]  
**Letters: A Different Type Of Small Business** [9/93-p6]  
**"The Customer Is The Answer"** [10/93-p16]  
**The Learning Game** [11/93-p14]  
**How High Tech Works In Schools** [12/93-p65]  
**EGYPT**  
 Egypt [6/93-p41]  
**ELECTIONS**  
 Editorial: When Local Means National [12/93-p87]  
**ELECTRIC ENERGY** see Energy Resources, Production & Use  
**ELECTRONICS INDUSTRY** see Computers/Software  
**EMERGENCY SITUATIONS** see also Crime; Disaster Planning; Disasters; Security Systems/Law Enforcement Emergency Aid [1/93-p80]  
 When You're Sick On The Road [7/93-p70]  
**The Long Road Back To Emotional Recovery** [9/93-p23]  
**Letters: Fire Sprinklers Minimize Damage** [11/93-p4]  
**Handling A Crisis Effectively** [12/93-p54]  
**EMPLOYEE BENEFITS** see also Day Care;Employees; Health-Care Costs/Insurance; Health-Care Reform; Hiring & Firing; Pensions/Pension Plans; Retirement  
 Paid Parking Loses Some Tax Advantages [1/93-p73]  
 Benefit Costs Surge Again [2/93-p38]  
 Job And School Under One Roof [2/93-p55]  
 Family-Leave Requirements To Take Effect This Summer [3/93-p14]  
 Meet The New Law On Family Leave [4/93-p26]  
 Health Reform Takes Shape [4/93-p44]  
 It May Be Farewell For Your Flex Plan [7/93-p24]  
 NB Tips: Help On Family Leave [8/93-p10]  
 Contract Workers: A Risky Business (Cover story) [8/93-p20]  
**EMPLOYEE STOCK OWNERSHIP/PROFIT-SHARING**  
 Letters: Making Employees Owners Boosts Productivity [8/93-p4]

**Examine Why Key Employees Want Stock Ownership [10/93-p52]**  
**NB Tip: All About ESOPs [11/93-p12]**  
**EMPLOYEES** see also Employee Benefits; Executives; Hiring & Firing; Household Employees; Leasing Workers; Personnel Policies; Quality Management  
**NB Tip: Burdens Of Shift Work [1/93-p10]**  
**The View From The Bottom [2/93-p6]**  
**Ways To Prevent Unauthorized Phone Use [3/93-p12]**  
**Ways To Curtail Employee Theft [4/93-p36]**  
**Making People And Machines Compatible [4/93-p58]**  
**Letters: Getting Tough Is Hard To Do [5/93-p4]**  
**Saying "Gracias" On The Spot [5/93-p12]**  
**Letters: Judge A Book By Its Cover—And Get Sued By The Author? [6/93-p4]**  
**Exit Interviews Help, But Only So Much [6/93-p12]**  
**The Power Of Empowerment [6/93-p49]**  
**Direct Line: Tips On Temps [6/93-p70]**  
**Don't Help Employees Pad Their Pay Histories [7/93-p10]**  
**Listening To What Employees Can Tell You [7/93-p10]**  
**Contract Workers: A Risky Business (Cover story) [8/93-p20]**  
**Golden Employees—in Their Golden Years [8/93-p34]**  
**Prepare For The Worst (Cover story) [9/93-p20]**  
**Your Secretary's Pivotal Role [9/93-p46]**  
**Letters: Illustration Harks To "Dark Ages" [11/93-p4]**  
**Team Loyalty Makes For Better Employees [11/93-p12]**  
**Certain Traits Preferable For Customer Service [12/93-p14]**  
**The Move To Curb Worker Monitoring [12/93-p37]**  
**EMPLOYMENT** see also Civil Rights; Legislation; Employees; Hiring & Firing; Leasing Workers  
**The Clinton Agenda [1/93-p22]**  
**Efforts That Help Beyond Summer [6/93-p40]**  
**Golden Employees—in Their Golden Years [8/93-p34]**  
**Dealing With Jobless Sons And Daughters [9/93-p69]**  
**Letters: Another Source Of Older Workers [12/93-p6]**  
**Head Hunting In Russia [12/93-p22]**  
**A Flexible Style Of Management (Cover story) [12/93-p24]**  
**Treating Drivers Like Customers [12/93-p56]**  
**Civilian Positions For Women Vets [12/93-p70]**  
**ENERGY RESOURCES, PRODUCTION & USE**  
**The Clinton Agenda [1/93-p22]**  
**A Bright And Shining Light [3/93-p79]**  
**The Sun Shines In [3/93-p79]**  
**Agency Publishes Guidelines For Access To Technology [10/93-p8]**  
**Thriving On His Own [12/93-p16]**  
**ENTERPRISE ZONES** see also Economic Development  
**Recasting Enterprise Zones (Cover story) [2/93-p16]**

**Letters: We Need A National Enterprise Zone [4/93-p4]**  
**Letters: For Jobs, Safety First [4/93-p4]**  
**Enterprise Zones And The Clinton Plan [4/93-p29]**  
**Letters: Tallying The Results Of Enterprise Zones [5/93-p4]**  
**Letters: Mississippi's Luminous Enterprise Zone [6/93-p4]**  
**Too Few Good Enterprise Zones [10/93-p30]**  
**ENTERTAINMENT** see also Audio Industry; Music  
**It's Only Rock 'n' Roll [1/93-p12]**  
**Why Noisy Fun Is No Laughing Matter [2/93-p57]**  
**A Country Twist At Every Turn [3/93-p33]**  
**No Kidding [5/93-p88]**  
**Theatrical Madness [7/93-p12]**  
**The Singles Scene [8/93-p80]**  
**Say It With Music [9/93-p80]**  
**Direct Line: Magic In The Air [11/93-p69]**  
**ENTITLEMENTS** see also Medicaid/Medicare; Social Security  
**Editorial: Why Entitlements Must Be Curbed [8/93-p79]**  
**ENTREPRENEURS** see also Economic Development; Entrepreneurs Notebook and Making It in Regular Features & Special Sections portion of Index  
**Filling The Transit Gap [1/93-p39]**  
**Creative Ways To Raise Capital [1/93-p43]**  
**Someone Who's On Your Side [1/93-p61]**  
**Publications Offer Help, Opportunities [1/93-p61]**  
**NB Tips: Looking South Of The Border [2/93-p10]**  
**The Unstoppable G.G. Fernandez [2/93-p14]**  
**"Adversity Brings Opportunity" [4/93-p31]**  
**Letters: An Idea For Rebuilding The U.S. Economy [5/93-p61]**  
**On The Horizon: More Investment In Women [5/93-p73]**  
**Direct Line: Hot Spots On The Horizon [8/93-p65]**  
**Opportunity Built By Association [9/93-p56]**  
**ENVIRONMENT** see also Energy Resources; Production & Use; Land Use  
**The Clinton Agenda [1/93-p22]**  
**A Costly Tangle Of Paperwork [2/93-p28]**  
**The Invisible Seal That Protects The Paint [4/93-p74]**  
**Congressional Alert: Restricting Land Use [4/93-p82]**  
**The EPA's New Guard [6/93-p63]**  
**California's Economic Crisis (Cover story) [7/93-p16]**  
**Getting A Green Seal Of Approval [8/93-p10]**  
**Congressional Alert: Concerns For Firms On Climate Treaty [8/93-p78]**  
**Taxing The Man Behind The Tree [9/93-p30]**  
**Old Firms Embark On New Ventures [1/93-p53]**  
**NB Tips: An Environmental Primer [12/93-p14]**  
**Turning Trash Into Profit [12/93-p49]**

**ESTATE PLANNING** see also Family Business  
**Think About Giving Property Before A Tax Ceiling Descends [1/93-p73]**  
**Key People, Key Protection [3/93-p42]**  
**A "Q-Tip" Trust Can Reduce Taxes Significantly [3/93-p76]**  
**Frequent-Flier Benefits In Death And Divorce [3/93-p78]**  
**Keep A Watchful Eye On Congress' Initiatives [4/93-p74]**  
**Letters: A Key Point About Key Protection [5/93-p6]**  
**Trusts For Your Children Must Be Designed Carefully [5/93-p78]**  
**Use The Magic Words To Minimize The Tax Bite [5/93-p79]**  
**A Badly Drafted Will Can Be Expensive [7/93-p73]**  
**Don't Neglect The Next Generation [9/93-p33]**  
**ETHICS** see also Management  
**Check References With Care [5/93-p54]**  
**Don't Help Employees Pad Their Pay Histories [7/93-p10]**  
**A Break For Giving Stock In A Family Business [8/93-p68]**  
**Letter: Will He Square His Old Accounts? [9/93-p6]**  
**The New Tax Law's Business Impact [10/93-p24]**  
**Where I Stand: On Business Ethics [10/93-p80]**  
**Will It Stand The Light Of Day? [11/93-p61]**  
**Readers' Views On Business Ethics [12/93-p85]**  
**EUROPE**  
**New EC Business Guide Addresses Problem Areas [11/93-p8]**  
**EXECUTIVES**  
**Hitting The Bull's Eye [1/93-p67]**  
**Letters: Choose The Execs Who Have It Takes [2/93-p4]**  
**Key People, Key Protection [3/93-p42]**  
**The Boss As Mentor [4/93-p66]**  
**Letters: A Key Point About Key Protection [5/93-p6]**  
**The President Departs But Doesn't Resign [7/93-p8]**  
**Intelligent Outplacement Can Pay Dividends [7/93-p8]**  
**Selling The Pluses Of Small-Town Life [7/93-p10]**  
**Matching The Skill To The Situation [8/93-p10]**  
**Suggestions For Nonfamily Managers [8/93-p62]**  
**NB Tips: Getting The Facts [10/93-p12]**  
**Firms Can Benefit From Interim Professionals [11/93-p10]**  
**Direct Line: Know The SCORE [11/93-p68]**  
**New Publications [12/93-p70]**  
**EXECUTIVES (SPECIFIC)** see Entrepreneurs Notebook, Lessons of Leadership and Making It in Regular Features & Special Sections portion of Index  
**EXERCISE** see Health Care; Physical Fitness  
**EXPLOSIONS** see Disasters  
**EXPORT SALES** see International Trade & Investment

**EYES/EYESIGHT/EYEGLASSES**

Focusing On Aging Eyes [1/93-p71]  
Night Light [3/93-p79]

F

**FACSIMILE MACHINES see**

**Offices/Office Equipment, Furniture & Supplies; Telecommunication**

**FACTORING see Capital****FAMILY AND MEDICAL LEAVE ACT**

see **Employee Benefits**

**FAMILY BUSINESS**

Challenge Your "Fundamental Assumptions" [1/93-p64]

Rules for Nepotism [1/93-p64]

Betrayed By His Son-in-Law (Case study) [1/93-p66]

Exercise Your Political Power [2/93-p52]

Two "Laws" For Family Businesses [2/93-p52]

How To Get Along With Family Co-Workers [3/93-p10]

Paying The Family: Common Problems [3/93-p70]

The Benefits That Flow From Quality [3/93-p71]

From Heirs To History: New Books [4/93-p56]

10 Myths About Outside Boards [4/93-p56]

An Open Letter To Bill And Hillary [5/93-p61]

The High Cost Of Paternalism [5/93-p61]

A Son's Return Triggers Fears (Case study) [5/93-p64]

Philanthropy With Purpose [6/93-p60]

Choosing The Right Lawyer [6/93-p61]

Daughters As Successors In "Male" Industries [7/93-p48]

How To Choose A Consultant [7/93-p48]

Who Would Make The Best Trustee? (Case study) [7/93-p52]

When You're "One-Up" In The Family Firm [8/93-p62]

Suggestions For Nonfamily Managers [8/93-p62]

Putting A Lock On The Future (Case study) [8/93-p64]

A Break For Giving Stock In A Family Business [8/93-p68]

Don't Neglect The Next Generation [9/93-p33]

New Resources for Business-Owning Families [9/93-p62]

In-Laws In The Family Business [9/93-p62]

A Toxic Impasse (Case study) [9/93-p65]

Letters: Institute Provides List Of Certified Consultants [10/93-p5]

Bits Of Business Wisdom Worth Savoring [10/93-p52]

Examine Why Key Employees Want Stock Ownership [10/93-p52]

Grooming A Playboy (Case study) [10/93-p56]

Why We Don't Dish The Dirt [11/93-p61]

Will It Stand The Light Of Day? [11/93-p61]

Strategic Planning Gone Awry (Case study) [11/93-p63]

At Last, Hard Facts On Family Firms [12/93-p60]

Know How To Get Good Advice [12/93-p60]

**Irreconcilable Differences? (Case study)**

[12/93-p64]

**FAMILY FINANCES**

Dealing With Jobless Sons And Daughters [9/93-p69]

**FAMILY LEAVE see Employee Benefits****FEDERAL BUDGET/FEDERAL****DEFICIT see Economic Policy;**

U.S.Govt.--Budget

**FEDERAL MANDATES**

Firms Expect Clinton Plan To Increase State, Local Taxes [8/93-p12]

Cities And States Blast Federal Mandates [12/93-p12]

**FINANCIAL PLANNING (PERSONAL)**

see **Bankruptcy/Business Failures;**

**Consultants; Estate Planning; Securities**

Women Must Be Able To Make Major Financial Decisions [2/93-p61]

Suggestions For Choosing A Professional Planner [4/93-p73]

**FIREARMS**

For Adults Only [6/93-p65]

**FLEXTIME see Employees; Management****FLOODS see Disaster Planning;**

**Disasters; Emergency Situations**

**FLOWERS/PLANTS/LANDSCAPING**

Direct Line: A Growing Concern [1/93-p70]

**FOOD/BEVERAGE INDUSTRY &**

**TRADE** see also **Agribusiness; Restaurants**

A Simple Life No Longer [2/93-p13]

Window Shopping At The Drive-In [2/93-p43]

Direct Line: Seasonal Sweets [2/93-p59]

Reading The New Food Labels [4/93-p72]

Congressional Alert: Sensible Food Regulation [6/93-p78]

Direct Line: Cooking With Class [7/93-p68]

Eat And Run [7/93-p80]

Direct Line: Something Fishy [11/93-p68]

Counting Calories [11/93-p80]

Food-Labeling Law: No Piece Of Cake [12/93-p13]

From Coast To Coast [12/93-p78]

**FOREIGN INVESTMENT** see **Economic Development; International Trade & Investment****FRANCHISING/LICENSING**

Franchising: Special Guide [1/93-p49]

An Upbeat Forecast For Franchising [1/93-p49]

Finding Franchise Opportunities [1/93-p55]

Franchising In Congress And State Capitols [1/93-p56]

Direct Line: Ways To Grow [1/93-p69]

Window Shopping At The Drive-In [2/93-p43]

A Tax Break For Franchise Purchasers [3/93-p76]

Franchising: Special Guide [4/93-p49]

The Franchise Search [4/93-p48]

Congress Considers Franchisor Restraints [6/93-p10]

Franchising: Special Guide [7/93-p53]

Multiple-Unit Franchising [7/93-p53]

What Franchisors Look For [7/93-p58]

Franchising: Special Guide [10/93-p57]

You Can Overcome Financing Hurdles [10/93-p57]

Direct Line: Franchise Facts [12/93-p75]

**FRAUD see Crime**

Window Shopping At The Drive-In [2/93-p43]

**FREE TRADE** see **International Trade & Investment; North American Free Trade Agreement (NAFTA)****FURNITURE** see **Home Care,**

**Decorations & Furnishings/Home Improvement; Offices/Office Equipment, Furniture & Supplies**

G

**GAMES/HOBBIES**

High Rollers [5/93-p88]

Mission: Impossible [9/93-p80]

The Learning Game [11/93-p14]

**GENERAL AGREEMENT ON TARIFFS & TRADE (GATT)** see **International Trade & Investment****GERMANY**

Learning From Germany's Model [3/93-p30]

Letters: Germany's Apprentice System: Adapting It To U.S. Needs [5/93-p4]

**GIFTS/GREETING CARDS/****NOVELTIES/TOYS**

Wrap It Up [1/93-p80]

Lest You Forget [1/93-p80]

To Know You Is To Love You [2/93-p72]

Reach Out And Touch Someone [2/93-p72]

Throw A Party [2/93-p72]

Like Books? Read On [5/93-p88]

In The Pink [5/93-p88]

Sing, Sing A Song [5/93-p88]

Catch As Catch Can [5/93-p88]

Eat And Run [7/93-p80]

An Appetizing Choice [8/93-p80]

Make Promotional Products Work For Your Company [9/93-p14]

Bottom's Up [12/93-p78]

To Market, To Market [12/93-p78]

One Day At A Time [12/93-p78]

Finders Keepers [12/93-p78]

From Coast To Coast [12/93-p78]

News From The Swamp [12/93-p78]

Finding Bargains At Auctions [12/93-p79]

**GOVERNMENT AUCTIONS & SALES**

Has Uncle Sam Got A Deal For You [6/93-p32]

**GOVERNMENT PROCUREMENT** see **also Defense Industry**

Defense Suppliers Should Review Options Now [2/93-p8]

NB Tips: Government Contracts [6/93-p14]

Congressional Alert: Procurement Reform [6/93-p78]

Getting New Business Through Certification [9/93-p14]

Congressional Alert: Eliminate Recoupment Fees [10/93-p82]

**GOVERNMENT REGULATION**

Recent Federal Laws Curtailed Profits And Jobs [1/93-p8]

Where I Stand: Expiration Of Rule Ban [1/93-p76]

A Costly Tangle Of Paperwork [2/93-p28]

Editorial: "Unsettling Revelations"

About Federal Finances [2/93-p71]

Family-Leave Requirements To Take Effect This Summer [3/93-p14]

An Obscure Rule Works Overtime [3/93-p63]  
 Congressional Alert: Pressure Needed To Cut Paperwork [3/93-p86]  
 Readers' Opinions On Regulation [4/93-p79]  
 Expanding The Wilderness [5/93-p66]  
 An Unexpected Phone Bill [5/93-p72]  
 FCC Suspends Rule On Phones For the Hearing-Impaired [6/93-p10]  
 Easing Small Firms' Credit Crunch [6/93-p42]  
 Congressional Alert: Procurement Reform [6/93-p78]  
 Congressional Alert: Sensible Food Regulation [6/93-p78]  
 Where I Stand: On OSHA Reform [6/93-p76]  
 Editorial: Taming The Paperwork Monster [6/93-p79]  
 California's Economic Crisis [7/93-p16]  
 Taxing The Man Behind The Tree [9/93-p30]  
 Congressional Alert: A Fairer Approach To Regulation [9/93-p78]  
 Congress Eyes A Piece Of The Rock [10/93-p50]  
 Congressional Alert: Chance To Increase Regulatory Input [10/93-p82]  
 Congressional Alert: More Harm Than Good On OSHA [10/93-p82]  
 A Lighter Burden On American Industry? [11/93-p8]  
 Letters: Employers Must Monitor Vehicle Occupancy [12/93-p8]  
 Booklet Explains Laws Requiring Small Firms' Compliance [12/93-p12]  
 Food-Labeling Law: No Piece Of Cake [12/93-p13]  
 NB Tips: An Environmental Primer [12/93-p14]  
 Easing The Burden? [12/93-p67]  
**GOVERNMENT SERVICES**  
 Letters: A Futile Request [6/93-p5]  
 Taxing The Man Behind The Tree [9/93-p30]  
 Government To Open One-Stop Export Shops [11/93-p8]  
 Where I Stand: On Paperwork [12/93-p84]  
**GOVERNMENTAL ASSISTANCE** see Economic Development  
**GREETING CARDS** see Gifts/Greeting Cards/Novelties/Toys  
**GUARANTEES/WARRANTIES**  
 Survival Tactics For Retailers (Cover story) [6/93-p20]  
 Home Warranties: Protecting Your Investment [8/93-p70]  
 Letters: There Are Other Providers Of Home Warranties [10/93-p5]

**H**

**HANDICAPPED** see also Americans With Disabilities Act  
 A Family Member With Special Needs (Case study) [2/93-p54]  
 The Disabilities Labyrinth [4/93-p18]  
 An Unexpected Phone Bill [5/93-p72]  
 Letters: All You have To Do Is Ask [6/93-p4]  
 FCC Suspends Rule On Phones For The Hearing-Impaired [6/93-p10]

**Capital Expenditures On Your Doctor's Orders** [8/93-p68]  
**A Keyboard For Vision-Impaired** [11/93-p59]  
**HANDICRAFTS** see also Gifts/Greeting Cards/Novelties/Toys  
 A Comeback After Hugo [7/93-p13]  
 Direct Line: Finding Flea Markets [10/93-p71]  
 Direct Line: Cottage Cash [10/93-p72]  
**HATCH ACT** see Labor Law  
**HAZARDOUS WASTE** see Environment; Waste Disposal  
**HEALTH CARE** see also Health-Care Costs/Insurance; Health-Care Reform; Physical Fitness  
 Focusing On Aging Eyes [1/93-p71]  
 Emergency Aid [1/93-p80]  
 Quality Management Targets Health Care [2/93-p40]  
 Why Noisy Fun Is No Laughing Matter [2/93-p57]  
 Congressional Alert: Medical Guidelines Would Curb Costs [2/93-p70]  
 Health Is Her Business [3/93-p18]  
 Living With Lupus [3/93-p73]  
 Letters: You Are What You Eat [4/93-p5]  
 Reading The New Health Labels [4/93-p72]  
 A Hot Topic [4/93-p81]  
 Patient, Know Thy Illness [5/93-p14]  
 How To Appear Your Knees [5/93-p86]  
 How To Give Your Back A Break [6/93-p66]  
 When You're Sick On The Road [7/93-p70]  
 Safe Sun [7/93-p80]  
 A Guide To Dining In [8/93-p67]  
 Designer Brushes [8/93-p80]  
 The Long Road Back To Emotional Recovery [9/93-p23]  
 How To Choose The Right Doctor [9/93-p68]  
 A Walk On The Wild Side [10/93-p73]  
 Letters: The Health-Conscious Should Be Rewarded [11/93-p5]  
 The Learning Game [11/93-p15]  
 A Treatment Not Talked About [11/93-p67]  
 Counting Calories [11/93-p80]  
 With Medication, Travel With Care [12/93-p77]  
**HEALTH-CARE COSTS/INSURANCE** see also Employee Benefits; Health-Care Reform; Medicare/Medicaid; Workers Compensation  
 Letters: Another Look At Insurance Figures [1/93-p4]  
 Views On Health Insurance [1/93-p77]  
 Health-Care Expenses: Heading For \$1 Trillion [2/93-p12]  
 Quality Management Targets Health Care [2/93-p40]  
 Congressional Alert: Medical Guidelines Would Curb Costs [2/93-p70]  
 Letters: Don't Fix Health Care By Hurting Workers [3/93-p5]  
 Uninsured Population Grows [3/93-p58]  
 The Highest And The Lowest [3/93-p58]  
 Going, Going...Gone? [7/93-p24-p4]  
 HMOs Continue To Grow [7/93-p25]  
 Another First For California [7/93-p24]  
 Letters: The Fare For 'Lateral Transportation [8/93-p5]  
**Spotting Errors In Hospital Bills** [10/93-p74]  
**Small Firms' Stake In Health Reform** (Cover story) [11/93-p18]  
**Managed Competition** [11/93-p20]  
 Editorial: Doing Nothing Is No Longer An Option [11/93-p79]  
**HEALTH-CARE REFORM** see also Health-Care Costs/Insurance  
 The Clinton Agenda [1/93-p22]  
 Insurers Nervous About Health Reforms [3/93-p57]  
 Administration Backs Private Health Care [5/93-p13]  
 Health Reform Aims At Workers' Comp [5/93-p34]  
 Letters: Managed Competition—Or Managed Compulsion? [6/93-p4]  
 Letters: Where The AMA Stands On Managed Competition [7/93-p4]  
 It May Be Farewell For Your Flex Plan [7/93-p24]  
 A 50 Percent Tax Rate? [7/93-p25]  
 The Chamber Withholds Judgment [7/93-p24]  
 States Advance Their Own Plans [8/93-p29]  
 The Self-Employed Regain A Tax Break On Health Coverage [10/93-p76]  
 Letters: The Health-Conscious Should Be Rewarded [11/93-p5]  
**Small Firms' Stake In Health Reform** (Cover story) [11/93-p18]  
 Where I Stand: On Health Reform [11/93-p76]  
 Editorial: Doing Nothing Is No Longer An Option [11/93-p79]  
 Letters: Free-Market Forces Reining In Health Costs [12/93-p6]  
 More Small Companies Would Receive Subsidies [12/93-p12]  
**HIGHWAYS** see Construction Industry; Infrastructure; Transportation  
**HIRING & FIRING** see also Civil-Rights Legislation; Employees; Immigration  
 Letters: Give A Test To Be Sure [1/93-p5]  
 Letters: To Lease Or Not To Lease [1/93-p4]  
 Letters: Choose The Execs Who Have What It Takes [2/93-p4]  
 Letters: Before You Lease—Study The Differences [2/93-p5]  
 Health Reform Takes Shape [4/93-p44]  
 Letters: Judge A Book By Its Cover—And Get Sued By The Author? [6/93-p4]  
 Exit Interviews Help, But Only So Much [6/93-p12]  
 Direct Line: Tips On Temps [6/93-p70]  
 Intelligent Outplacement Can Pay Dividends [7/93-p8]  
 Selling The Phases Of Small-Town Living [7/93-p10]  
 Employee Contracts Protect Companies [10/93-p10]  
**HISPANIC-AMERICANS** see Minorities; Minority-Owned Business  
**HOBBIES** see Games/Hobbies  
**HOME CARE, DECORATION & FURNISHINGS/**  
**HOME IMPROVEMENT**  
 In The Cool Of The Summer [6/93-p65]  
 Disposable Dishes [7/93-p80]  
 Capital Expenditures On Your Doctor's Orders [8/93-p68]

**Direct Line: Furniture Facts** [10/93-p71]  
**HOME-BASED BUSINESS** see also  
 Independent Contractors; Self-Employment; Working At Home  
**Direct Line: A Place To Live And Work** [2/93-p58]  
**How To Get Along With Family Co-Workers** [3/93-p10]  
**Check References With Care** [5/93-p54]  
**Direct Line: Home-Based, Incorporated** [8/93-p66]  
**Life Begins At 60 For A Change** [9/93-p8]  
**Direct Line: By The Numbers** [9/93-p67]  
**Doing It Yourself As A Home-Based Broker** [9/93-p70]  
**NB Tips: A home Business For You?** [10/93-p12]  
**Home Can Be Where The Tax Shelter Is** [11/93-p72]  
**Direct Line: Ideas In Print** [12/93-p74]  
**HOME-EQUITY LOANS** see Loans  
**HONORS** see Awards/Honors  
**HOTELS/MOTELS/INNS** see also Travel/Tourism/Vacations  
**Direct Line: The Basics Of B&Bs** [4/93-p70]  
**HOUSEHOLD EMPLOYEES**  
**Your Responsibilities As An Employer** [4/93-p75]  
**HOUSING** see also Construction Industry; Mortgages; Real Estate  
**Letters: Private Businesses In Public Housing** [1/93-p4]  
**Direct Line: A House Of Logs** [6/93-p71]  
**Direct Line: Rest For The Wheel-Wearied** [8/93-p65]  
**HUNTING** see Recreation/Sports & Sports Facilities  
**HURRICANES** see Disaster Planning; Disasters; Emergency Situations

I

**IMMIGRATION**  
**Your Responsibilities As An Employer** [4/93-p75]  
**NAFTA: Yes** (Special advertising section) [12/93-p8]  
**IMPORTING** see International Trade & Investment  
**INCOME TAX** see also Business Taxes; Estate Planning; Taxation; U.S.Govt.—Internal Revenue Service  
**It's That Time Of Year Again (Almost)** [1/93-p46]  
**An Early Start Could Uncover Some Tax Savings** [2/93-p60]  
**Letters: Social Security: An Unfair System** [3/93-p5]  
**NB Tips: Help For Troubled Taxpayers** [3/93-p12]  
**Hardening The Rules On Home Offices** [3/93-p66]  
**Clinton's Tax Plan: The Impact Varies** [4/93-p27]  
**Saving Tax Records: Which Ones, And How Long** [5/93-p79]  
**Tax-Favored Annuities: Good For Your Portfolio?** [6/93-p67]  
**Making The Most Of Charitable Gifts** [6/93-p69]  
**Can't Pay Your Taxes? Here Are Some Options** [6/93-p69]

**It May Be Farewell For Your Flex Plan** [7/93-p24]  
**The Last Shelters: Low-Income Housing** [7/93-p72]  
**Contract Workers: A Risky Business** (Cover story) [8/93-p20]  
**Capital Expenditures On Your Doctor's Orders** [8/93-p68]  
**NB Tips: Tax Advice** [9/93-p14]  
**The New Tax Law's Business Impact** [10/93-p24]  
**The Growing Need To Monitor Travel Costs** [11/93-p10]  
**Tax Changes Affect Relocation Expenses** [11/93-p70]  
**Tax Breaks For Doing "Spring Cleaning" Now** [11/93-p71]  
**Home Can Be Where The Tax Shelter Is** [11/93-p72]  
**Some Holiday Cheer For Charities—And Taxpayers** [11/93-p72]  
**Letters: A Plea For Elimination Of The Income Tax** [12/93-p8]  
**Some Tax Breaks Arrived With The New Budget Law** [12/93-p86]  
**INDEPENDENT CONTRACTORS** see also Home-Based Business; Self-Employment; Working At Home  
**Your Responsibilities As An Employer** [4/93-p75]  
**Contract Workers: A Risky Business** (Cover story) [8/93-p20]  
**The 20-Point Test For Classifying Workers** [8/93-p23]  
**Letters: Imprecise Tax Laws Put Employers At Risk** [10/93-p4]  
**Letters: Fed Up With IRS "Blackmail"** [10/93-p4]  
**Letters: Business Vs. Big Brother** [10/93-p4]  
**Letters: The Impact On Workers' Comp** [10/93-p4]  
**A Popular Tax Dodge** [10/93-p4]  
**The Self-Employed Regain A Tax Break On Health Coverage** [10/93-p76]  
**Letters: Employee Leasing Vs. Payroll Services** [11/93-p4]  
**INDIVIDUAL RETIREMENT ARRANGEMENTS (IRA)** see also Pensions/Pension Plans; Retirement To Borrow Or Not To Borrow [9/93-p69]  
**Letters: Clarifying A Point About IRA Rollovers** [11/93-p5]  
**INDUSTRIAL SAFETY** see Occupational Hazards & Injuries  
**INFLATION** see Economic Conditions & Forecasts  
**INFORMATION MANAGEMENT**  
**Communications Revolution** (Cover story) [5/93-p20]  
**INFORMATION SERVICES**  
**The Answer Man—And Woman** [1/93-p14]  
**NB Tips: Getting The Facts** [10/93-p12]  
**INFRASTRUCTURE** see also Transportation  
**The Clinton Agenda** [1/93-p22]  
**Congressional Alert: Urge Better Infrastructure** [4/93-p82]  
**Where I Stand: On Infrastructure** [5/93-p84]  
**Readers' Views On Infrastructure** [7/93-p77]  
**INNS** see Hotels/Motels/Inns

**INSURANCE** see also Health-Care Costs/Insurance; Liability/Liability Insurance  
**Your Homeowner's Coverage May Be Less Than You Need** [2/93-p61]  
**Rooms For Rent—In The Upscale Suburbs** [2/93-p62]  
**Key People, Key Protection** [3/93-p42]  
**Letters: A Key Point About Key Protection** [5/93-p6]  
**Business Lessons From A Disaster** [5/93-p38]  
**Business Insurance Will Cost You More** (Special report) [6/93-p44]  
**Meanwhile, Out On The Highway** [6/93-p48]  
**Grade Inflation: When Ratings Are Less Than They Seem** [6/93-p68]  
**Letters: Treating Symptoms Rather Than The Underlying Cause** [8/93-p5]  
**Prepare For The Worst** (Cover story) [9/93-p20]  
**Borrowing From Your Policy's Cash Value** [9/93-p70]  
**Big Price Tags For Little Lies** [10/93-p40]  
**Coverage Problems With In-Home PCs** [10/93-p75]  
**Carriers Rediscover Small Business** [11/93-p49]  
**Letters: Oregon Insurers' Key Role** [12/93-p6]  
**How To Make Sense Of Rental-Car Insurance** [12/93-p80]  
**INTEREST RATES**  
**Investors Should Beware Of The Bond Trap** [11/93-p71]  
**INTERIOR DECORATING** see Home Care, Decorating & Furnishings/Home Improvement; Offices & Office Equipment, Furniture & Supplies  
**INTERNAL REVENUE SERVICE** see U.S.Govt.—Internal Revenue Service  
**INTERNATIONAL TRADE &**  
**INVESTMENT** see also Competitiveness; North American Free Trade Agreement (NAFTA)  
**The Clinton Agenda** [1/93-p22]  
**Letters: Financial Help Needed for Sales Abroad** [2/93-p4]  
**A Surge In Trade With Latin America** [2/93-p32]  
**Moynihan Bullish On Long-Term Trade Prospects For U.S.** [3/93-p14]  
**Barriers Still Confront U.S. Firms In Japan** [3/93-p14]  
**Renewing American Enterprise** [3/93-p54]  
**Letters: It May Be Time For Trade Barriers** [4/93-p4]  
**Letters An Idea For Rebuilding The U.S. Economy** [5/93-p6]  
**Letters: A Futile Request** [6/93-p5]  
**Egypt** [6/93-p41]  
**Direct Line: Looking Abroad** [6/93-p71]  
**Data Show Congressional Action Is Key To Export Success** [7/93-p6]  
**A Road Map For Russian Trade Is Available From CIPE** [7/93-p6]  
**Korea And The United States:** Partnership & Prospects [7/93-p37]  
**SBA To Teach Bankers The Ins And Outs Of Export Financing** [8/93-p12]  
**Strength In Numbers** [8/93-p53]

**U.S. Officials Vow Stronger Push On Japan To Open Its Markets [9/93-p10]**  
**Trade Mission To Mexico Slated For Fall By SBA [9/93-p10]**  
**NB Tips: Help For Exporters [9/93-p14]**  
**How To Avoid Bear Traps [9/93-p49]**  
**New Help On Doing Business In The Former U.S.S.R. [10/93-p8]**  
**Congressional Alert: Eliminate Recoupment Fees [10/93-p82]**  
**Government To Open One-Stop Export Shops [11/93-p8]**  
**New EC Business Guide Addresses Problem Areas [11/93-p8]**  
**Old Firms Embark On New Ventures [11/93-p53]**  
**U.S. Manufacturers Express Optimism On Exporting [12/93-p13]**  
**INTERSTATE COMMERCE**  
**Congressional Alert: Close The Loophole On Freight Charges [2/93-p70]**  
**INVENTORS/INVENTIONS** see also Patents/  
 Copyright/Trademarks  
*If At First You Do Succeed... [4/93-p6]*  
*If You Want Anything, Just Signal [4/93-p81]*  
**Keep Your Guard Up To Protect Your Prototype [6/93-p14]**  
**INVENTORY CONTROL**  
**Pick A Distributor That Will Grow With You [4/93-p12]**  
**Just-in-Time Deliveries [4/93-p64]**  
**Letters: Inventory Management Is Crucial [8/93-p4]**  
**When Not To Go With Your Gut [12/93-p40]**  
**INVESTMENT (INDIVIDUAL)** see Antiques/Collectibles; Art/Photography; Securities

**J - K**

**JAPAN**  
**Barriers Still Confront U.S. Firms In Japan [3/93-p14]**  
**U.S. Officials Vow Stronger Push On Japan To Open Its Markets [9/93-p10]**  
**JOB DISCRIMINATION** see Employment; Hiring & Firing  
**JOB TRAINING** see Education/Job Training  
**JOINT VENTURES** see also International Trade & Investment; Special Advertising  
 Sections portion of Index  
**KEOGH PLANS** see Retirement  
**KOREA**  
**Korea And The United States: Partnership & Prospects [7/93-p37]**

**L**

**LABELING** see Packaging/Labeling  
**LABOR** see also Employees; Labor Unions  
 Direct Line: Saving Jobs [12/93-p75]  
**LABOR LAW & LEGISLATION** see also Employee Benefits  
*The Clinton Agenda [1/93-p22]*  
*Striker Bill Is On Back Burner; Civil-Rights Cap Issue Is Hot [3/93-p14]*

**Congressional Alert: Help Derail Bill On Striker Replacement [3/93-p86]**  
**A Bill To Outlaw Replacing Strikers [6/93-p56]**  
**Editorial: Payback Time For Organized Labor [9/93-p79]**  
**LABOR-MANAGEMENT RELATIONS**  
**Commission To Study Labor-Management Relations [5/93-p13]**  
**Where I Stand: On Labor Relations [9/93-p76]**  
**Readers' Views On Labor Panel [11/93-p77]**  
**LABOR UNIONS** see Labor Law & Legislation  
**LAND USE** see also Environment  
**Congressional Alert: Restricting Land Use [4/93-p82]**  
**Expanding The Wilderness [5/93-p66]**  
**Letters: Time To Put A Brake On Wilderness Expansion? [7/93-p4]**  
**Letters...Or On Loggers? [7/93-p4]**  
**Congressional Alert: Help Shape Mining Reform [8/93-p78]**  
**Congress Eyes A Piece Of The Rock [10/93-p50]**  
**Letters: U.S. Forest Industry Sustains Resources [11/93-p5]**  
**LANDSCAPING** see Flowers/Plants/Landscaping  
**LATIN AMERICA**  
**A Surge In Trade With Latin America [2/93-p32]**  
**LAW ENFORCEMENT** see Security Systems/Law Enforcement  
**LAWS & LEGISLATION (FEDERAL)** see also Civil Rights Legislation; Labor Legislation; Congressional Alert in Regular Features & Special Sections portion of Index  
*Letters: New Patent Law May Be Pending [1/93-p4]*  
*The Clinton Agenda [1/93-p22]*  
**Franchising In Congress And State Capitals [1/93-p56]**  
**Congress And Clinton Agree On Priorities, But... [2/93-p12]**  
**Keep A Watchful Eye On Congress' Initiatives [4/93-p74]**  
**An Unexpected Phone Bill [5/93-p72]**  
**Congress Considers Franchisor Restraints [6/93-p10]**  
**Where I Stand: On OSHA Reform [6/93-p76]**  
**Congress Moves To Reform Itself [7/93-p66]**  
**Where I Stand: On Budget Bill [7/93-p76]**  
**A Bill That Could Silence Small Business [7/93-p79]**  
**Start Preparing Now For Federal Tax Increases [8/93-p12]**  
**Civil Courts On Trial [8/93-p56]**  
**Readers' Views On OSHA Reform [8/93-p77]**  
**Taxing The Man Behind The Tree [9/93-p30]**  
**Editorial: Payback Time For Organized Labor [9/93-p79]**  
**Letters: Where Are The Spending Cuts? [10/93-p5]**  
**Congress Eyes A Piece Of The Rock [10/93-p50]**  
**Small Firms' Stake In Health Reform (Cover story) [11/93-p18]**  
**Cities And States Blast Mandates [12/93-p12]**  
**Booklet Explains Laws Requiring Small Firms' Compliance [12/93-p12]**  
**The Move To Curb Worker Monitoring [12/93-p37]**  
**LAWS & LEGISLATION (STATE)**  
**Franchising In Congress And State Capitals [1/93-p56]**  
**Editorial: The Two Agendas Facing The New Congress [1/93-p79]**  
**California's Economic Crisis (Cover story) [7/93-p16]**  
**States Advance Their Own Plans [8/93-p29]**  
**LAWSUITS** see Liability/Liability Insurance  
**LEADERSHIP** see Business Strategies; Family Business; Management; Lessons of Leadership in Regular Features & Special Sections portion of Index  
**LEASES & LEASING/RENTALS**  
**Rooms For Rent—In The Upscale Suburbs [2/93-p62]**  
*Letters: Leasing May Be A Capital Idea [3/93-p4]*  
*Your Rental Car Quits: What Do You Do Next? [3/93-p78]*  
*Leasing Helps Firms Control Costs (Special report) [5/93-p48]*  
*The Benefits Of Buying A Building [8/93-p10]*  
*A Renter's Market [9/93-p52]*  
*A Used Lease Car Could Be A Good Buy [10/93-p74]*  
*A Flexible, Affordable Way To Lease Office Space [12/93-p14]*  
**LEASING WORKERS**  
*Letters: To Lease Or Not To Lease [1/93-p4]*  
*Letters: Before You Lease—Study The Differences [2/93-p5]*  
*Letters: Employee Leasing Vs. Payroll Services [11/93-p4]*  
**LEGAL SERVICES** see also Litigation  
*Choosing The Right Lawyer [6/93-p61]*  
*Letters: Contingent Fees Can Speed Justice [10/93-p5]*  
**LIABILITY/LIABILITY INSURANCE**  
*The Best Defense [3/93-p50]*  
**Congressional Alert: New Opportunity On Product Liability [4/93-p82]**  
*Check References With Care [5/93-p54]*  
*Business Insurance Will Cost You More (Special report) [6/93-p44]*  
**LICENSES** see Franchising/Licensing  
**LIMITED-LIABILITY COMPANIES** see Corporations  
**LITERACY** see Education/Job Training  
**LITIGATION** see also Arbitration/Mediation; Legal Services  
*Civil Courts On Trial [8/93-p56]*  
*User-Friendly Courts for Small Claims [8/93-p70]*  
*Letters: Contingent Fees Can Speed Justice [10/93-p5]*  
*Service Without A Smile [10/93-p70]*  
*Letters: Why There Are Problems In The Discovery Process [12/93-p6]*  
**LIVESTOCK** see Agribusiness  
**LIVING WILLS** see Estate Planning  
**LOANS** see also Banks/Banking; Capital; Credit; Credit Cards & Accounts; Economic Development; Venture Capital  
*Creative Ways To Raise Capital [1/93-p43]*  
*Eligibility Broadens For College Loans [1/93-p72]*

## LOBBYING

How To Write A Business Plan [2/93-p29]  
Letters: Prying Out Information On  
SBA-Backed Loans [5/93-p6]  
Easing Small Firms' Credit Crunch  
[6/93-p42]  
Borrowing Money On Your Stocks [7/93-  
p71]  
A Potential Crunch In SBA Loans [8/93-  
p28]  
Letters: Another View On The Drop In  
Small-Business Loans [9/93-p4]  
To Borrow Or Not To Borrow [9/93-p69]  
Borrowing From Your Policy's Cash  
Value [9/93-p70]  
Visiting A Loan Officer? Be Prepared  
[10/93-p60]  
Direct Line: Tips For Lenders [11/93-  
p68]  
Cashing In On 504 Loans [12/93-p34]

## LOBBYING

A Bill That Could Silence Small Business  
[7/93-p79]  
**LOGGING INDUSTRY**  
Expanding The Wilderness [5/93-p66]  
Letters: Time To Put A Brake On  
Wilderness Expansion?... [7/93-p4]  
Letters: ...Or On Loggers? [6/93-p4]  
Letters: Protect Your Face And Eyes  
When Using A Chain Saw [9/93-p6]  
Letters: U.S. Forest Industry Sustains  
Resources [11/93-p5]

## M

**MAGAZINES** see also Printing/Publishing  
Publications Offer Help, Opportunities  
[1/93-p61]  
**MAIL SERVICES** see Delivery & Mail  
Services: U.S. Postal Service  
**MAILING LISTS/MAIL-ORDER**  
**BUSINESS** see Direct Marketing  
**MALPRACTICE CLAIMS** see  
Liability/Liability Insurance  
**MANAGED HEALTH PLAN**  
**COMPETITION** see Health Care;  
Health-Care Costs/Insurance; Health-  
Care Reform  
**MANAGEMENT** see also  
Arbitration/Mediation; Business  
Strategies; Communication; Corporations;  
Cost Control; Employees; Employment;  
Hiring & Firing; Quality Management;  
Wages/Salaries/Fees  
Letters: Give A Test To Be Sure [1/93-  
p5]  
Collaborative Teamwork's Most  
Common Obstacles [1/93-p10]  
The Womanly Art Of The Deal [1/93-  
p60]  
The View From The Bottom [2/93-p6]  
Step Aside To Stay Ahead [3/93-p8]  
Direct Line: Sharing The Expertise  
[3/93-p74]  
Keeping Meetings To A Minimum [4/93-  
p12]  
What Do Customers Think Of Your  
Firm? [4/93-p62]  
Responding To Change [5/93-p58]  
The High Cost Of Paternalism [5/93-p61]  
NB Tips: For Better Meetings [6/93-p14]  
Clear Answers From Fuzzy Logic [6/93-  
p38]  
Direct Line: For The Organizationally  
Impaired [6/93-p70]  
A Basket Maker With Vision [7/93-p14]

Matching The Skill To The Situation  
[8/93-p10]  
Golden Employers—In Their Golden  
Years [8/93-p34]  
How To Choose A Distributor [8/93-p45]  
When You're "One-Up" In The Family  
Firm [8/93-p62]  
Suggestions For Nonfamily Managers  
[8/93-p62]  
Why You Should Analyze The  
Competition [9/93-p12]  
Your Secretary's Pivotal Influence  
[9/93-p46]  
In-Laws In The Family Business [9/93-  
p62]  
Taking Charge Of Workers' Comp  
(Cover story) [10/93-p18]  
Creator Of Habits [11/93-p64]  
Direct Line: Growing Pains [11/93-p68]  
NB Tips: Leadership Lessons [12/93-p14]  
A Flexible Style Of Management (Cover  
story) [12/93-p24]  
Handling A Crisis Effectively [12/93-p54]  
**MANUFACTURING**  
Where "Quality" Is A Language [1/93-  
p57]  
Hitting The Bull's-Eye [1/93-p67]  
A Successful Competitor [4/93-p59]  
Responding To Change [5/93-p58]  
A Basket Maker With Vision [7/93-p14]  
Power Players [8/93-p16]  
How To Choose A Distributor [8/93-p45]  
Strength In Numbers [8/93-p53]  
Direct Line: Expansion Plans [11/93-p69]  
Developing Passion For A Product  
[12/93-p9]  
U.S. Manufacturers Express Optimism  
On Exporting [12/93-p13]  
**MAPS**  
NB Tips: The Road To Success [2/93-p10]  
A Gooey Inspiration [4/93-p16]  
On The Road Again [9/93-p80]  
**MARKET RESEARCH/MARKETING**  
see also Advertising; Direct Marketing;  
Sales/Selling  
Window Shopping At The Drive-In [2/93-  
p43]  
A Country Twist At Every Turn [3/93-  
p33]  
Direct Line: Goal Tending [3/93-p75]  
Keep Cash Flowing During Down Times  
[4/93-p10]  
Know Your Clientele Before You Make  
Changes [4/93-p10]  
A Spirit That Never Gives Up [5/93-p8]  
Helping Customers Avoid "Shoppers'  
Paralysis" [5/93-p10]  
Disposing Of Some Myths About Selling  
To Minorities [5/93-p10]  
A Marketing Plan You Can Design [5/93-  
p42]  
Direct Line: Operators Standing By  
[5/93-p76]  
Cactus Needles To Compact Discs [6/93-  
p17]  
A Basket Maker With Vision [7/93-p14]  
NB Tips: Promoting Your Business [8/93-  
p10]  
How To Choose A Distributor [8/93-p45]  
Trade Shows' Direct Appeal [8/93-p48]  
Make Promotional Products Work For  
Your Company [9/93-p14]  
Opportunity Built By Association [9/93-  
p56]  
Direct Line: For Slender Budgets [9/93-  
p66]

Persistence Pays Off [11/93-p14]  
Rich Niches [11/93-p39]  
Tailoring Products For A Niche Of One  
[11/93-p42]  
Old Firms Embark On New Ventures  
[11/93-p53]  
The Move To Curb Worker Monitoring  
[12/93-p37]  
**MARRIAGE/ DIVORCE**  
Frequent-Flier Benefits In Death And  
Divorce [3/93-p78]  
**MATERNITY & PATERNITY LEAVES**  
see Employee Benefits  
**MEDIATION** see Arbitration/Mediation  
**MEDICARE/MEDICAID** see also  
Entitlements; Health-Care Costs/  
Insurance  
Letters: Nursing-Home Residents Do  
Not Lose Their Homes [5/93-p6]  
**MEETINGS** see Management  
**MENTOR PROGRAMS**  
The Boss As Mentor [4/93-p66]  
New Publications [12/93-p70]  
**MERGERS** see  
Acquisitions/Divestitures/Mergers  
**MEXICO** see also North American Free  
Trade Agreement (NAFTA)  
NB Tips: Looking South Of The Border  
[2/93-p10]  
Trade Mission To Mexico Slated For Fall  
By SBA [9/93-p10]  
NAFTA Backers Cite Rise Of U.S.  
Exports To Mexico [10/93-p8]  
**MINES/ MINING**  
Congressional Alert: Help Shape Mining  
Reform [8/93-p78]  
Congress Eyes A Piece Of The Rock  
[10/93-p50]  
**MINIMUM WAGE** see  
Wages/Salaries/Fees  
**MINORITIES**  
Disposing Of Some Myths About Selling  
To Minorities [5/93-p10]  
Direct Line: For Women And Minorities  
[5/93-p75]  
New Publications [12/93-p70]  
**MINORITY- OWNED BUSINESS**  
Direct Line: Certification Steps [4/93-  
p71]  
Letters: Focus On Opportunities, Not  
Status As Minorities [11/93-p4]  
Thriving On His Own [12/93-p16]  
**MONEY-MARKET FUNDS** see  
Securities  
**MORTGAGES**  
Helping Elderly Parents Tap Their Home  
Equity [3/93-p78]  
Looking For A Mortgage? It Can Pay To  
Shop Around [5/93-p78]  
Don't Help Employees Pad Their Pay  
Histories [7/93-p10]  
Mortgage Securities: Pluses, Minuses  
[11/93-p72]  
**MOTELS** see Hotels/Motels/Inns  
**MOTION PICTURES** see Entertainment  
**MOTIVATION**  
The View From The Bottom [2/93-p6]  
Saying "Gracias" On The Spot [5/93-p12]  
Salespeople Need Realistic Quotas  
[10/93-p10]  
Examine Why Key Employees Want  
Stock Ownership [10/93-p52]  
Team Loyalty Makes For Better  
Employees [11/93-p12]  
**MOVING** see Relocation

**MUNICIPAL GOVERNMENT**

Cities And States Blast Mandates [12/93-p12]  
**MUSIC** see also Audio Industry; Entertainment  
 If You Want The Tunes, You Must Pay The Piper [6/93-p12]  
 Letters: The Cost Of Playing Someone Else's Music [9/93-p6]  
 Letters: It Depends On Your Firm's Size... [9/93-p6]  
 Letters: ...And The Size Of Your Stereo [9/93-p6]  
 Say It With Music [9/93-p80]  
**MUTUAL FUNDS** see Securities

**N****NAME TAGS** see Offices/Office Equipment, Furniture & Supplies**NATIONAL ASSOCIATION OF WOMEN BUSINESS OWNERS (NAWBO)**

Reach Out And Be A Partner [8/93-p38]  
 Direct Line: For Women In Business [10/93-p72]  
**NATIONAL DEBT** see U.S. Govt.—Budget  
**NATIONAL PERFORMANCE REVIEW**  
 Bureaucracy, Heal Thyself [10/93-p66]  
 Easing The Burden? [12/93-p67]

**NATION'S BUSINESS MAGAZINE**

Letters: A Different Type Of Small Business [9/93-p6]  
 Blue Chip Performances [9/93-p44]

**NETWORKING**

Quality Via Satellite [12/93-p71]

**NORTH AMERICAN FREE TRADE AGREEMENT (NAFTA)**

Letters: Financial Help Needed For Sales Abroad [2/93-p4]  
 Moynihan Bullish On Long-Term Trade Prospects For U.S. [3/93-p14]  
 Letters: A Risk To Farmers [2/93-p4]  
 Free-Trade Agreement Earns Praise For Job Creation [4/93-p8]  
 Editorial: NAFTA: Growth Opportunity For Small Business [5/93-p87]  
 Letters: Different Perspectives On North American Trade [6/93-p5]  
 Letters: Cal-State Lumber Replies [6/93-p5]  
 Congressional Alert: High Stakes On Trade [6/93-p78]  
 Data Show Congressional Action Is Key To Export Success [7/93-p6]  
 Letters: Winners And Losers In Free Trade [8/93-p4]  
 Congressional Alert: Free-Trade Pact Would Spur Economy [8/93-p78]  
 NAFTA Will Mean More Jobs For Americans, Hutchison Says [9/93-p19]  
 NAFTA Backers Cite Rise Of U.S. Exports To Mexico [10/93-p8]  
 Why Small Firms Back NAFTA [11/93-p36]  
 NAFTA: Yes (Special advertising section) [12/93-p8]

**NOVELTIES** see Gifts/Greeting Cards/Novelties/Toys**NURSES/NURSING** see Health Care**NUTRITION** see Food/Beverage Industry & Trade; Physical Fitness/Nutrition**O****OCCUPATIONAL HAZARDS & INJURIES**

Safe Driving Saves Money [3/93-p60]  
 Making People And Machines Compatible [4/93-p58]  
 NB Tips: A Guidebook From OSHA [6/93-p14]  
 How To Give Your Back A Break [6/93-p66]

**Where I Stand: On OSHA Reform**

[6/93-p76]  
 Letters: The High Cost Of Vehicle Accidents [8/93-p5]  
 Readers' Views On OSHA Reform [8/93-p77]

Letter: Protect Your Face And Eyes When Using A Chain Saw [9/93-p6]  
 Taking Charge Of Workers' Comp (Cover story) [10/93-p18]  
 Congressional Alert: More Harm Than Good On OSHA [10/93-p82]

**OFFICES/OFFICE EQUIPMENT, FURNITURE & SUPPLIES** see also

Computers/Software  
 Offices Go Digital And Portable (Special report) [2/92-p45]  
 From The Card File [2/93-p72]  
 Letters: Computer Clarification [4/93-p5]  
 Making The Connection [4/93-p14]  
 For The Desk Set [4/93-p81]  
 Has Uncle Sam Got A Deal For You [6/93-p32]  
 Productivity From Control [6/93-p38]  
 Deleting The Confusion From Transferring Files [6/93-p38]  
 Direct Line: For The Organizationally Impaired [6/93-p70]  
 Keeping An Office In Your Car [7/93-p10]  
 All The Comforts Of A Home Office [7/93-p26]  
 Redesigning Your Image And Your Mission [8/93-p8]  
 The Benefits Of Buying A Building [8/93-p10]  
 Expandable Office [8/93-p80]  
 The Big Draw [8/93-p80]  
 Office Computers' Gee-Wizardry (Special report) [9/93-p36]  
 A Renter's Market [9/93-p52]  
 An Imaging System That Could Save Trees [11/93-p58]  
 Do Not Disturb [11/93-p80]  
 A Flexible, Affordable Way To Lease Office Space [12/93-p14]  
**OIL** see Energy Resources, Production & Use  
**OLDER ADULTS** see also Demographics; Social Security; Retirement  
 Helping Elderly Parents Tap Their Home Equity [3/93-p78]  
 Letters: Nursing-Home Residents Do Not Lose Their Homes [5/93-p6]  
 Golden Employees—In Their Golden Years [8/93-p34]  
 Life Begins At 60 For A Change [9/93-p8]  
 Letters: Another Source Of Older Workers [12/93-p6]  
 Letters: A New Career Begins After Retirement [12/93-p8]

**OREGON**

Oregon Sets An Example For Successful Reform [10/93-p22]  
 Letters: Oregon Insurers' Key Role [12/93-p6]  
**OWNERSHIP** see Employee Stock Ownership/Profit-Sharing; Family Business

**P****PACKAGING/LABELING**

An Open And Shut Case [10/93-p84]  
 Food-Labeling Law: No Piece Of Cake [12/93-p13]

**PARENTAL LEAVE** see Employee Benefits**PATENTS/COPYRIGHT/TRADEMARKS**

Letters: New Patent Law May Be Pending [1/93-p4]  
 A First Refusal Isn't Necessarily Fatal [2/93-p10]  
 Direct Line: Protective Strategies [2/93-p59]  
 If You Want The Tunes, You Must Pay The Piper [6/93-p12]  
 Keep Your Guard Up To Protect Your Prototype [6/93-p14]  
 Letters: Patent Procedures: You Get What You Pay For [9/93-p4]  
 Letters: The Cost Of Playing Someone Else's Music [9/93-p6]  
 Letters: It Depends On Your Firm's Size... [9/93-p6]  
 Letters: ...And The Size Of Your Stereo [9/93-p6]  
 Protect Your Trademark Before You Start Using It [9/93-p12]  
 Direct Line: Protecting The Product [9/93-p66]  
**PENSIONS/PENSION PLANS** see also Individual Retirement Arrangements; Retirement  
 IRS Appeals Its Court Loss [3/93-p58]  
 To Borrow Or Not To Borrow [9/93-p69]  
**PERSONAL FINANCE** see also Estate Planning, Investment (Individual)  
 Can Managing Money Be Fun? [10/93-p48]  
**PERSONNEL POLICIES** see also Employees  
 Roles You Don't Want To Make [8/93-p51]  
 Direct Line: Rules To Work By [9/93-p67]  
 A Flexible Style Of Management (Cover story) [12/93-p24]  
 Treating Drivers Like Customers [12/93-p56]  
**PETROLEUM INDUSTRY** see Energy Resources, Production & Use  
**PETS**  
 Direct Line: Care And Feeding [2/93-p58]  
 Direct Line: Fish For Profit [2/93-p58]  
 For The Dogs—And Cats [6/93-p65]  
 Flying High On Bird Food [9/93-p16]  
 Smooth Horse, Happy Rider [10/93-p14]  
**PHILANTHROPY** see also Charitable Contributions & Organizations; Volunteering  
 Philanthropy With Purpose [6/93-p60]

**PHYSICAL FITNESS/NUTRITION** see

Health Care

The Fat Of The Land [1/93-p80]

Keep Cash Flowing During Down

Times [4/93-p10]

National Fitness Day Scheduled For May

[4/93-p12]

Direct Line: Stretching The Unstretched

[8/93-p66]

Pumping Iron And... [11/93-p80]

Counting Calories [11/93-p80]

**PHYSICIANS** see Health Care**PLANTS** see Flowers/Plants/Landscaping**PLUMBING FIXTURES** see Home Care, Decorating & Furnishings**POPULATION** see Demographics**POSTAL SERVICE** see Delivery & Mail

Services; U.S. Postal Service

**PRESENTATIONS** see Market

Research/Marketing; Sales/Selling

**PRINTING/PUBLISHING** see also Books;

Magazines

Comics For The Connoisseur [5/93-p17]

Friendly Yet Powerful Software [8/93-p44]

Hijaak Pro Organizes Your Art Library [11/93-p58]

**PRIVACY**

The Move To Curb Worker Monitoring [12/93-p37]

**PRODUCT DEVELOPMENT**

The Trend Toward Farming Out New-Product Development [4/93-p10]

Developing Passion For A Product [12/93-p9]

**PRODUCT LIABILITY** see

Liability/Liability Insurance

**PRODUCTIVITY**

Openness Of Salary Policies Can Foster Productivity [1/93-p10]

Making People And Machines Compatible [4/93-p58]

Productivity From Control [6/93-p38]

Letters: Making Employees Owners Boosts Productivity [8/93-p4]

A Flexible Style Of Management (Cover story) [12/93-p24]

**PROFESSIONALS**

Firms Can Benefit From Interim Professionals [11/93-p10]

**PROMPT PAYMENT** see Accounts Payable & Receivable; Government Procurement**PROTECTIONISM** see International Trade; North American Free Trade Agreement**PUBLIC ASSISTANCE**

Letters: Welfare Reform Could Help Children—And Mothers [3/93-p4]

**PUBLIC OPINION**

Views On Health Insurance [1/93-p77]

How To Register Your Views With Congress [2/93-p12]

Readers' Views On Defense Savings [2/93-p69]

Expectations For U.S. Policy-Makers [3/93-p85]

Readers' Opinions On Regulation [4/93-p79]

Views On Training And Education [5/93-p85]

Readers' Opinions On Clinton Plan [6/93-p77]

Readers' Views On Infrastructure [7/93-p77]

**READERS' VIEWS ON OSHA REFORM**

[8/93-p77]

**READERS' VIEWS ON LIMITING SPENDING**

[9/93-p77]

**READERS' VIEWS ON THE MINIMUM WAGE**

[10/93-p81]

**LETTERS: SURVEY DIDN'T GIVE MUCH OF A CHOICE**

[11/93-p5]

**READERS' VIEWS ON BUSINESS ETHICS**

[12/93-p85]

**EDITORIAL: WHEN LOCAL MEANS NATIONAL**

[12/93-p87]

**PUBLIC RELATIONS** see also Customer Relations; Marketing Research/Marketing**SHINE A LIGHT ON YOUR ACHIEVEMENTS**

[2/93-p10]

**NB TIPS: PROMOTING YOUR BUSINESS**

[8/93-p10]

**YOUR SECRETARY'S PIVOTAL INFLUENCE**

[9/93-p46]

**TURNING AN INTERVIEW INTO AN OPPORTUNITY**

[12/93-p14]

**HANDLING A CRISIS EFFECTIVELY**

[12/93-p54]

**PUBLIC WORKS** see Infrastructure**PUBLISHING** see Printing/ Publishing**Q****QUALITY CONTROL****QUALITY BEGINS AT HOME**

[1/93-p6]

**QUALITY MANAGEMENT****WHERE "QUALITY" IS A LANGUAGE**

[1/93-p57]

**QUALITY MANAGEMENT TARGETS HEALTH CARE**

[2/93-p6]

**LETTERS: TQM JUST TAKES A LITTLE TRAINING**

[3/93-p4]

**THE QUALITY LEADERS**

[3/93-p38]

**SAFE DRIVING SAVES MONEY**

[3/93-p60]

**THE BENEFITS THAT FLOW FROM QUALITY**

[3/93-p71]

**LETTERS: YOU ARE WHAT YOU EAT**

[4/93-p5]

**RESPONDING TO CHANGE**

[5/93-p58]

**THE POWER OF EMPOWERMENT**

[6/93-p49]

**DIRECT LINE: A QUEST FOR QUALITY**

[6/93-p70]

**BUSINESS SCHOOLS, TQM, AND YOU**

[7/93-p60]

**LETTERS: MAKING EMPLOYEES OWNERS**

Boosts Productivity [8/93-p4]

**BE INNOVATIVE AND TRY A SATELLITE SEMINAR**

[9/93-p12]

**"THE CUSTOMER IS THE ANSWER"**

[10/93-p16]

**TAKING CHARGE OF WORKERS' COMP**

(Cover story) [10/93-p18]

**BUREAUCRACY, HEAL THYSELF**

[10/93-p66]

**CREATOR OF HABITS**

[11/93-p64]

**THE MOVE TO CURB WORKER MONITORING**

[12/93-p37]

**QUALITY VIA SATELLITE**

[12/93-p71]

**QUOTA SYSTEMS** see Civil-Rights**LEGISLATION; EMPLOYMENT; HIRING & FIRING****R****REAL ESTATE** see also Mortgages**THINK ABOUT GIVING PROPERTY BEFORE A TAX CEILING DESCENDS**

[1/93-p73]

**ROOMS FOR RENT—IN THE UPSCALE SUBURBS**

[2/93-p62]

**HELPING ELDERLY PARENTS TAP THEIR HOME EQUITY**

[3/93-p78]

**BEATING INFLATION WITH REAL-ESTATE TRUSTS**

[4/93-p73]

**LETTERS: NURSING-HOME RESIDENTS DO NOT LOSE THEIR HOMES**

[5/93-p6]

**THE LAST SHELTERS: LOW-INCOME HOUSING**

[7/93-p72]

**HOME WARRANTIES: PROTECTING YOUR INVESTMENT**

[8/93-p70]

**HOME APPRAISALS: REVERSE STICKER SHOCK**

[8/93-p70]

**A RENTER'S MARKET**

[9/93-p52]

**LETTERS: THERE ARE OTHER PROVIDERS OF HOME WARRANTIES**

[10/93-p5]

**RECESSION** see Economic Conditions & Forecasts**RECREATION/SPORTS & SPORTS FACILITIES**

[Letters: Correction] [1/93-p5]

[Hitting The Bull's-Eye] [1/93-p67]

**DIRECT LINE: A SPORTING CHANCE**

[1/93-p69]

**WHY NOISY FUN IS NO LAUGHING MATTER**

[2/93-p57]

**EASY RIDER**

[6/93-p65]

**GOLF MANAGEMENT**

[7/93-p80]

**WALK ON THE WET SIDE**

[7/93-p80]

**DIRECT LINE: REST FOR THE WHEEL—WEARY**

[8/93-p65]

**DIRECT LINE: A SPORTING CHANCE**

[8/93-p65]

**CASE CLOSED**

[10/93-p84]

**THE ICEMAN COMETH TO A POOL NEAR YOU**

[11/93-p6]

**YACHTS AT THE CUTTING EDGE**

[11/93-p13]

**FINDERS KEEPERS**

[12/93-p78]

**RECYCLING** see also Environment; Waste Disposal

[Direct Line: Paper Work] [7/93-p69]

[Those Baby Blues] [9/93-p80]

**TURNING TRASH INTO PROFIT**

[12/93-p49]

**RED TAPE/REGULATION** see

[Government Regulation]

**RELOCATION**

[California's Economic Crisis (Cover story)] [7/93-p16]

**DESTINATION: UTAH**

[7/93-p21]

**BUSINESS MOVES**

[8/93-p80]

**DOING IT YOURSELF LOWERS MOVING COSTS**

[10/93-p10]

**TAX CHANGES AFFECT RELOCATION EXPENSES**

[11/93-p70]

**LETTERS: NOT THE BEST WAY TO MAKE A MOVE**

[12/93-p8]

**RENTALS** see Leases & Leasing/Rentals**RESEARCH & DEVELOPMENT** see also

[Technical Innovation/Technology]

**THE ANSWER MAN—AND WOMAN**

[1/93-p14]

**PATIENT, KNOW THY ILLNESS**

[5/93-p14]

**POWER PLAYERS**

[8/93-p16]

**RESTAURANTS** see also Food/Beverage Industry & Trade

[Window Shopping At The Drive-In] [2/93-p43]

**KNOW YOUR CLIENTELE BEFORE YOU MAKE CHANGES**

[4/93-p10]

**DIRECT LINE: DINING IN**

[4/93-p70]

**IF YOU WANT ANYTHING, JUST SIGNAL**

[4/93-p81]

**SAYING "GRACIAS" ON THE SPOT**

[5/93-p12]

**AN APPETIZING CHOICE**

[8/93-p80]

**RUSTIC AND WONDERFUL**

[12/93-p18]

**RETAIL STORES & TRADE**

[Direct Line: Ways To Grow] [1/93-p69]

**DIRECT LINE: A SPORTING CHANCE**

[1/93-p69]

**Direct Line:** Tools For Teaching [1/93-p70]  
**Lest You Forget** [1/93-p80]  
**Letters:** This Retired Executive Is No Shoplifter [2/93-p5]  
**Direct Line:** Seasonal Sweets [2/93-p59]  
**Pick A Distributor That Will Grow With You** [4/93-p12]  
**Direct Line:** Nuts And Bolts [5/93-p76]  
**Survival Tactics For Retailers (Cover story)** [6/93-p20]  
**Direct Line:** Block The Exits [7/93-p68]  
**Letters:** Working Harder Is Not The Only Answer [8/93-p4]  
**Letters:** Inventory Management Is Crucial [8/93-p4]  
**How To Choose A Distributor** [8/93-p45]  
**Direct Line:** A Sporting Chance [8/93-p65]  
**Letters:** How Will Retailers Face Today's Challenges? [11/93-p5]  
**Direct Line:** Know The SCORE [11/93-p68]  
**Direct Line:** Something Fishy [11/93-p68]  
**Direct Line:** Expansion Plans [11/93-p69]  
**When Not To Go With Your Gut** [12/93-p40]  
**Direct Line:** Read All About It [12/93-p74]  
**RETIREMENT** see also Individual  
**Retirement Arrangements; Older Adults; Pensions/Pension Plans**  
**A Decline In Covered Workers** [3/93-p57]  
**Tax-Favored Annuities: Good For Your Portfolio?** [6/93-p67]  
**Life Begins At 60 For A Change** [9/93-p8]  
**Letters:** A New Career Begins After Retirement [12/93-p8]  
**RIOTS** see Emergency Situations  
**RISK MANAGEMENT** see Liability/Liability Insurance  
**RUSSIA**  
**A Road Map For Russian Trade Is Available From CIPE** [7/93-p6]  
**How To Avoid Bear Traps** [9/93-p49]  
**New Help On Doing Business In The Former U.S.S.R.** [10/93-p8]  
**Head Hunting In Russia** [12/93-p22]

S

**S CORPORATIONS** see Corporations  
**SAFETY** see Occupational Hazards & Injuries  
**SALARIES** see Wages/Salaries/Fees  
**SALESELLING** see also Advertising; Direct Marketing; Market Research/Marketing  
**Salespeople Need Realistic Quotas** [10/93-p10]  
**An Earful Of Tips For The Phone-Wary** [10/93-p10]  
**Direct Line:** Finding Flea Markets [10/93-p72]  
**And Car Sales** [10/93-p84]  
**Seven Steps For Avoiding Presentation Pitfalls** [11/93-p12]  
**Persistence Pays Off** [11/93-p14]  
**A Sure Sign** [11/93-p80]  
**Opportunities In Direct Selling** [12/93-p69]  
**SECURITIES** see also Stock Offerings  
**How To Build And Run Your Own Stock Portfolio** [2/93-p61]

**From Tykes To Tycoons: Children As Investors** [3/93-p77]  
**Tax-Free Money-Market Funds Can Increase Your Earnings** [3/93-p77]  
**Picking The High-Tech Winners** [5/93-p16]  
**Riding With The Bulls, The Bears—And The "Spiders"** [5/93-p77]  
**Do-It-Yourself Market Analysis** [6/93-p67]  
**Borrowing Money On Your Stocks** [7/93-p71]  
**A Break For Giving Stock In A Family Business** [8/93-p68]  
**Doing It Yourself As A Home-Based Broker** [9/93-p70]  
**The Ins And Outs Of Placing Stock Orders** [9/93-p70]  
**Examine Why Key Employees Want Stock Ownership** [10/93-p52]  
**Investors Should Beware Of The Bond Trap** [11/93-p71]  
**Mortgage Securities: Pluses, Minuses** [11/93-p72]  
**Understand The Risks Of Tax-Free Bonds** [12/93-p79]  
**SECURITY SYSTEMS/LAW**  
**ENFORCEMENT** see also Crime  
**The Best Defense** [3/93-p50]  
**Letters:** For Jobs, Safety First [4/93-p4]  
**For Adults Only** [6/93-p65]  
**How To Spot Bogus Bills** [7/93-p30]  
**Ways To Outsmart Vehicle Thieves** [7/93-p35]  
**Direct Line:** Block The Exits [7/93-p68]  
**Calling All Thieves** [7/93-p80]  
**Case Closed** [10/93-p84]  
**Direct Line:** Eye To Eye [12/93-p75]  
**SELF-EMPLOYMENT** see also Home-Based Business; Independent Contractors; Working At Home  
**The Self-Employed Regain A Tax Break On Health Coverage** [10/93-p76]  
**SENIOR CITIZENS** see Older Adults  
**SERVICES**  
**Filling The Transit Gap** [1/93-p39]  
**Lest You Forget** [1/93-p80]  
**The Clean-Up** [3/93-p79]  
**No Kidding** [5/93-p88]  
**Direct Line:** A Hire Calling [5/93-p75]  
**Life Begins At 60 For A Change** [9/93-p8]  
**Car Trouble** [10/93-p84]  
**Direct Line:** Eye To Eye [12/93-p75]  
**SHOES** see Clothing  
**SMALL BUSINESS**  
**Larger Companies May Help As You Expand Your Firm** [3/93-p10]  
**The Clinton Push On Technology (Cover story)** [5/93-p29]  
**Editorial:** NAFTA: Growth Opportunity For Small Business [5/93-p87]  
**Easing Small Firms' Credit Crunch** [6/93-p42]  
**Simpler Offerings For Smaller Firms** [7/93-p33]  
**Business Schools, TQM, And You** [7/93-p60]  
**A Bill That Could Silence Small Business** [7/93-p79]  
**Small Firms' Usage Patterns** [8/93-p39]  
**Letters:** Another View On The Drop In Small-Business Loans [9/93-p4]  
**Flying High On Bird Food (Small Business Person of the Year)** [9/93-p16]  
**Blue Chip Performances** [9/93-p44]

**Agency Publishes Guidelines For Access To Technology** [10/93-p8]  
**Visiting A Loan Officer? Be Prepared** [10/93-p60]  
**Congressional Alert: Chance To Increase Regulatory Input** [10/93-p82]  
**Why Small Firms Back NAFTA** [11/93-p36]  
**Carriers Rediscover Small Business** [11/93-p49]  
**More Small Companies Would Receive Subsidies** [12/93-p12]  
**Booklet Explains Laws Requiring Small Firms' Compliance** [12/93-p12]  
**SMALL-BUSINESS INCUBATORS** see Economic Development  
**SOCIAL SECURITY** see also Entitlements  
**Letters:** Social Security: An Unfair System [3/93-p5]  
**Social Security Tax Base And Earnings Limit To Rise** [12/93-p12]  
**SOFTWARE** see Computers/Software  
**SPORTS** see Recreation/Sports & Sports Facilities  
**STANDARDS**  
**Letters ISO 9000 Is The Dominant Standard** [2/93-p5]  
**Letters:** A Small Firm's View [2/93-p5]  
**START-UPS** see also Entrepreneurs; Making It In Regular Features & Special Reports section of Index  
**Direct Line:** For Women And Minorities [5/93-p75]  
**Turning Failure Into An Asset** [6/93-p8]  
**For Best Results, Swim Upstream** [8/93-p6]  
**Direct Line:** Birth Of A Notion [9/93-p66]  
**Heaven Help Us** [11/93-p29]  
**Direct Line:** Something Fishy [11/93-p68]  
**Direct Line:** Magic In The Air [11/93-p69]  
**STOCK OFFERINGS** see also Securities  
**Simpler Offerings For Small Firms** [7/93-p33]  
**The Iceman Cometh To A Pool Near You** [11/93-p6]  
**STOCKS/STOCK MARKET** see Business Conditions & Forecasts; Economic Conditions & Forecasts; Securities; Stock Offerings  
**STRESS** see Health Care  
**STRIKES/SLOWDOWNS** see Labor Law & Legislation  
**SUBSTANCE ABUSE** see Tests/Testing

T

**TAIWAN**  
**It's Very Well Made In Taiwan** [1/93-p29]  
**TAX SHELTERS** see Income Tax  
**TAXATION** see also Business Taxes; Income Tax; U.S. Govt.—Internal Revenue Service  
**Clinton's Tax Plan: The Impact Varies** [4/93-p27]  
**Letters:** Tax Tinkering Is No Way To Reduce The Deficit [8/93-p5]  
**Letters:** Conflicting Survey Results On Transportation Tax [9/93-p4]  
**Letters:** Where Are The Spending Cuts? [10/93-p5]  
**Too Few Good Enterprise Zones** [10/93-p30]

TECHNICAL INNOVATION/TECHNOLOGY see also Research & Development

Congressional Alert: Cooperation Needed On High Technology [2/93-p70]

The Clean-Up [3/93-p79]

A Bright And Shining Light [3/93-p79]

The Sun Shines In [3/93-p79]

The Trend Toward Farming Out New Product Development [4/93-p10]

A Gooey Inspiration [4/93-p16]

Picking The High-Tech Winners [5/93-p16]

The Clinton Push On Technology (Cover story) [5/93-p29]

Small Firms' Usage Patterns [8/93-p39]

Office Computers' Gee-Wizardry (Special report) [9/93-p36]

Agency Publishes Guidelines For Access To Technology [10/93-p8]

The Move To Curb Worker Monitoring [12/93-p37]

How High Tech Works In Schools [12/93-p65]

TELECOMMUNICATION see also

Direct Marketing: Teleconferencing

New In Sound [1/93-p46]

Safety In Numbers [2/93-p72]

Ways To Prevent Unauthorized Phone Use [3/93-p12]

The Portable Tycoon [3/93-p20]

Communications Revolution (Cover story) [5/93-p20]

Plugging Into Online Databases [5/93-p26]

The Clinton Push On Technology (Cover story) [5/93-p29]

An Unexpected Phone Bill [5/93-p72]

No Kidding [5/93-p88]

FCC Suspends Rule On Phones For The Hearing-Impaired [6/93-p10]

Personal 800 Numbers Catch On At Home [7/93-p72]

Readers' Views On Infrastructure [7/93-p77]

Reach Out And Be A Partner [8/93-p38]

It's For You [9/93-p80]

An Earful Of Tips For The Phone-Wary [10/93-p10]

Do Not Disturb [11/93-p80]

No Calls, Please [11/93-p80]

Playing The New 800 Numbers Game [12/93-p73]

TELECOMMUTING see Working At HomeTELECONFERENCING see also

Telecommunications

Hawaii Calling [6/93-p16]

Quality Via Satellite [12/93-p71]

TELEMARKETING see Market Research/MarketingTELEPHONES see TelecommunicationTEMPORARY EMPLOYEES see also

Employees; Employment; Hiring &amp; Firing; Household Employees

Permanently Temporary [9/93-p18]

Firms Can Benefit From Interim Professionals [11/93-p10]

TEST/TESTING

Letters: Give A Test To Be Sure [1/93-p5]

NB Tips: Drug-Law Guide [5/93-p12]

Getting A Green Seal Of Approval [8/93-p10]

TORNADOS see Disaster Planning;

Disasters; Emergency Situations

TOTAL QUALITY MANAGEMENT see

Quality Management

TOYS see Gifts/GreetingCards/Novelties/ToysTRADE ASSOCIATIONS see also

responses to questions in Direct Line section of all issues

Letters: How Women Can Find Help To Grow Their Businesses [7/93-p4]

A Bill That Could Silence Small Business [7/93-p79]

Opportunity Built By Association [9/93-p56]

Letters: Institute Provides List Of Certified Consultants [10/93-p5]

TRADE DEFICITS see International Trade & InvestmentTRADE SHOWS & FAIRS

Is It New? Or Is It Hype? [8/93-p42]

Trade Shows' Direct Appeal [8/93-p48]

Make Promotional Products Work For Your Company [9/93-p14]

Direct Line: Show Times [9/93-p66]

TRADEMARKS see

Patents/Copyright/Trademarks

TRANSPORTATION see also

Infrastructure

Filling The Transit Gap [1/93-p39]

Congressional Alert: Close The Loophole On Freight Charges [2/93-p70]

Just-In-Time Deliveries [4/93-p64]

Direct Line: A Hire Calling [5/93-p75]

Driving Down The Cost Of Driving [6/93-p54]

Direct Line: Hitting The Road [6/93-p71]

Readers' Views On Infrastructure [7/93-p77]

Letters: Conflicting Survey Results On Transportation Tax [9/93-p4]

Treating Drivers Like Customers [12/93-p56]

TRAVEL/TOURISM/VACATIONS see also

Aircraft/Airlines/Airports; Hotels/Motels/Inns

Forecast For The Road: A Slight Incline [1/93-p10]

Spur-Of-The-Moment Getaway Bargains [2/93-p62]

Direct Line: The Road Less Costly [5/93-p75]

Protecting Your Mileage Awards From Slipping Out Of Date [5/93-p78]

The Chanciest Part Of Your Flight:

Leaving The Airport [6/93-p68]

Direct Line: Preparing For Takeoff [7/93-p69]

When You're Sick On The Road [7/93-p70]

Freighter Voyages For The Anti-Cruise Crowd [7/93-p71]

An Airline Of Her Own [8/93-p14]

Direct Line: Tours Of Duty [8/93-p66]

The Summer Squeeze On Frequent-Flier Reservations [8/93-p69]

On The Road Again [9/93-p80]

Know Where To Go For Bargain Trips [10/93-p75]

The Growing Need To Monitor Travel Costs [11/93-p10]

Old Firms Embark On New Ventures [11/93-p53]

Pumping Iron And... [11/93-p80]

Travel Costs Will Increase Slightly In The New Year [12/93-p13]

How To Make Sense Of Rental-Car Insurance [12/93-p80]

TRUCKS see

Automobiles/Trucks/Motorcycles/Bicycles

TRUSTS see also Estate Planning

A "Q-Tip" Trust Can Reduce Taxes Significantly [3/93-p76]

Beating Inflation With Real-Estate Trusts [4/93-p73]

A Way To Check Up On Trust Accounts [4/93-p74]

Trusts For Your Children Must Be Designed Carefully [5/93-p78]

Use The Magic Words To Minimize The Tax Bite [5/93-p79]

Making The Most Of Charitable Gifts [6/93-p69]

Don't Neglect The Next Generation [9/93-p33]

The New Tax Law's Business Impact [10/93-p24]

TYPEWRITERS see Offices/Office Equipment, Furniture & Supplies

## U

U.S. CHAMBER OF COMMERCE

Renewing American Enterprise [3/93-p54]

Editorial: A Guide To A Successful Future [3/93-p87]

A Successful Competitor [4/93-p59]

Clinton Describes Goals For Education And Training [5/93-p13]

The Chamber Withholds Judgment [7/93-p25]

Blue Chip Performances [9/93-p44]

New EC Business Guide Addresses Problem Areas [11/93-p8]

Quality Via Satellite [12/93-p71]

U.S. GOVERNMENT—BUDGET

Where I Stand: Readers' Views On Defense Savings [2/93-p69]

Editorial: "Unsettling Revelations"

About Federal Finances [2/93-p71]

Renewing American Enterprise [3/93-p54]

Senate Rejects Effort To Provide Line-Item Veto [4/93-p8]

Editorial: Why Spending Cuts Must Come First [4/93-p83]

Where I Stand: On Budget Bill [7/93-p76]

Editorial: Why Entitlements Must Be Curbed [8/93-p79]

Readers' Views On Limiting Spending [9/93-p77]

Congressional Alert: One Way To Trim Federal Spending [9/93-p78]

## Letters: Where Are The Spending Cuts?

[10/93-p5]

Too Few Good Enterprise Zones [10/93-p30]

Editorial: When Less Spending Is Really More [10/93-p83]

Letters: Survey Didn't Give Much Of A Choice [11/93-p5]

Senator Seeks Support For Deficit Commission [11/93-p8]

U.S. GOVERNMENT—CONGRESS

Business-Bred Lawmakers [1/93-p24]

Editorial: The Two Agendas Facing The New Congress [1/93-p79]

**How To Register Your Views With Congress** [2/93-p12]  
**Letters:** What Do They Do? [3/93-p5]  
**Letters:** There They Go Again On Capitol Hill [5/93-p6]  
**Congress Moves To Reform Itself** [7/93-p66]

**U.S. GOVERNMENT—ENVIRONMENTAL PROTECTION AGENCY**  
**A Costly Tangle Of Paperwork** [2/93-p28]  
**The EPA's New Guard** [6/93-p63]

**U.S. GOVERNMENT—INTERNAL REVENUE SERVICE** see also **Business Taxes; Income Tax; Taxation**  
**NB Tips:** Help For Troubled Taxpayers [3/93-p12]  
**IRS Appeals Its Court Loss** [3/93-p58]  
**Hardening The Rules On Home Offices** [3/93-p66]  
**Can't Pay Your Taxes? Here Are Some Options** [6/93-p69]  
**Contract Workers: A Risky Business** (Cover story) [8/93-p20]  
**The High Court's Ruling On Customer Lists** [9/93-p71]  
**Letters:** Imprecise Tax Laws Put Employers At Risk [10/93-p4]  
**Letters:** Fed Up With IRS "Blackmail" [10/93-p4]  
**Letters:** Business Vs. Big Brother [10/93-p4]

**U.S. GOVERNMENT—JUSTICE DEPARTMENT**  
**Attorney General To Push Civil-Justice Reform** [6/93-p10]

**U.S. GOVERNMENT—OCCUPATIONAL SAFETY AND HEALTH ADMINISTRATION (OSHA)**  
**NB Tips:** A Guidebook From OSHA [6/93-p14]  
**Where I Stand: On OSHA Reform** [6/93-p76]  
**Readers' Views On OSHA Reform** [8/93-p77]

**U.S. GOVERNMENT—SMALL BUSINESS ADMINISTRATION**  
**Letters:** Prying Out Information On SBA-Backed Loans [5/93-p6]  
**New SBA Chief Will Convey Small Firms' Views** [7/93-p6]  
**SBA To Teach Bankers The Ins And Outs Of Export Financing** [8/93-p12]  
**A Potential Crunch In SBA Loans** [8/93-p28]  
**Trade Mission To Mexico Slated For Fall By SBA** [9/93-p10]  
**Flying High On Bird Food** (Small Business Person of the Year) [9/93-p16]  
**SBA Seeks Nominations For Person Of The Year** [10/93-p8]  
**Bureaucracy, Heal Thyself** [10/93-p66]  
**Direct Line:** Tips For Lenders [11/93-p68]  
**Cashing In On 504 Loans** [12/93-p34]

**U.S. POSTAL SERVICE**  
**Change Your Bar Codes—Or Lose Your Postage Discounts** [4/93-p8]  
**Rates Could Rise In 1995 Because Of Cost Shifting** [9/93-p10]

## V

**VACATIONS** see **Travel/Tourism/Vacations**  
**VALUE-ADDED TAX (VAT)** see **Taxation**  
**VENTURE CAPITAL** see also **Banks & Banking; Economic Development; Loans Present At The Creation** [2/93-p15]  
**On The Horizon: More Investment In Women** [5/93-p73]  
**Turning Failure Into An Asset** [6/93-p8]  
**Nothing Ventured, Nothing Gained** [6/93-p28]

**Power Players** [8/93-p16]  
**You Can Overcome Financing Hurdles** [10/93-p57]  
**Heaven Help Us** [11/93-p29]

**VETERANS**  
**Civilian Positions For Women Vets** [12/93-p70]

**VETOES**  
**Senate Rejects Effort To Provide Line-Item Veto** [4/93-p8]  
**VOLUNTEERISM** see **Charitable Contributions & Organizations/Volunteerism**

## W

**WAGES/SALARIES/FEES**  
**Openness Of Salary Policies Can Foster Productivity** [1/93-p10]  
**Letters:** A Canadian Perspective [2/93-p4]

**An Obscure Rule Works Overtime** [3/93-p63]  
**Paying The Family: Common Problems** [3/93-p70]  
**Where I Stand: On The Minimum Wage** [8/93-p76]  
**Readers' Views On The Minimum Wage** [10/93-p81]

**WARRANTIES** see **Guarantees/Warranties**  
**WASTE DISPOSAL** see also **Environment; Recycling**  
**A Gooey Inspiration** [4/93-p16]  
**Turning Trash Into Profit** [12/93-p49]

**WATER/WATER POLLUTION** see **Environment; Waste Disposal**

**WELFARE** see **Public Assistance**

**WOMEN**  
**The Womanly Art Of The Deal** [1/93-p60]  
**Someone Who's On Your Side** [1/93-p61]  
**Programs Honor Businesswomen** [1/93-p61]  
**Publications Offer Help, Opportunities** [1/93-p61]  
**Women Must Be Able To Make Major Financial Decisions** [2/93-p61]  
**Health Is Her Business** [3/93-p18]  
**On The Horizon: More Investment In Women** [5/93-p73]  
**New Center Offers Educational Programs** [5/93-p73]  
**A New Complaint From Women** [5/93-p74]

**Getting Money: Five Tips** [5/93-p74]  
**Direct Line:** For Women And Minorities [5/93-p75]

**Letters:** How Women Can Find Help To Grow Their Businesses [7/93-p4]  
**Daughters As Successors In "Male" Industries** [7/93-p48]

**Letters:** Factoring As A Source Of Expansion Financing [8/93-p4]  
**Center Focuses On Women** [8/93-p36]  
**Additional Help For Teenagers** [8/93-p36]

**Some Mistakes To Avoid** [8/93-p38]  
**Reach Out And Be A Partner** [8/93-p38]  
**Direct Line:** For Women In Business [10/93-p72]

**Letters:** Focus On Opportunities, Not Status As Minority [11/93-p4]  
**Opportunities In Direct Selling** [12/93-p69]

**Civilian Positions For Women Vets** [12/93-p70]

**New Publications** [12/93-p70]

**WORKERS' COMPENSATION**

**Insurers Nervous About Health Reforms** [3/93-p57]

**NB Tips:** The Latest On Workers' Comp [5/93-p12]

**Health Reform Aims At Workers' Comp** [5/93-p34]

**California's Economic Crisis** (Cover story) [7/93-p16]

**Letters:** The Impact On Workers' Comp [10/93-p4]

**Taking Charge Of Workers' Comp** (Cover story) [10/93-p18]

**Oregon Sets An Example For Successful Reform** [10/93-p22]

**Letters:** Safety Programs Helping, But Reform Still Needed [12/93-p6]

**Letters:** Oregon Insurers' Key Role [12/93-p6]

**Letters:** The Real Solution [12/93-p6]

**WORKING AT HOME** see also **Home-Based Business; Independent Contractors; Self-Employment**  
**Managing From A Distance** [2/93-p24]

**Hardening The Rules On Home Offices** [3/93-p66]

**All The Comforts Of A Home Office** [7/93-p26]

**Contacting Telecommuters** [7/93-p65]

**WORKPLACE** see also **Relocation**

**How One Employer Gets The Message Across** [3/93-p12]

**Making People And Machines Compatible** [4/93-p58]

**Improving English Skills** [5/93-p68]

**A Learning Experience:** Teenagers At Work [6/93-p12]

**Letters:** The High Cost Of Vehicle Accidents [8/93-p5]

**Redesigning Your Image And Your Mission** [8/93-p8]

**Coverage Problems With In-Home PCs** [10/93-p75]

**A Flexible Style Of Management** (Cover story) [12/93-p24]

## REGULAR FEATURES & SPECIAL SECTIONS

### CONGRESSIONAL ALERT

Key legislative issues with suggestions for contacting Congress about them.

2/93-p70: Close The Loophole On Freight Charges  
Cooperation Needed On High Technology  
Medical Guidelines Would Curb Costs  
3/93-p86: Pressure Needed To Cut Paperwork  
Help Derail Bill On Striker Replacement  
Restore Tax Credit For Individual  
4/93-p82: Urge Better Infrastructure  
New Opportunity On Product Liability  
Restricting Land Use  
6/93-p78: Procurement Reform  
Sensible Food Regulation  
High Stakes On Trade  
8/93-p78: Help Shape Mining Reform  
Free-Trade Pact Would Spur Economy  
Concerns For Firms On Climate Treaty  
9/93-p78: A Fairer Approach To Regulation  
Differences On Campaign Financing  
One Way To Trim Federal Spending  
10/93-p82: Chance To Increase Regulatory Input  
Eliminate Recoupment Fees  
More Harm Than Good On OSHA

### COVER STORY

1/93-p16: 1993: Tough, But Hopeful  
—Differences In Regional Growth  
2/93-p16: Recasting Enterprise Zones  
—The Arkansas Experience  
3/93-p22: Training Workers For Tomorrow  
—A Web Of Federal Training Programs  
—Information On Training  
—Learning From Germany's Model  
4/93-p18: The Disabilities Labyrinth  
—Firms Take Action  
—Information On The Disabilities Law

5/93-p20: Communications Revolution  
—Plugging Into Online Databases  
—How To Prepare For Technology's New Era  
6/93-p20: Survival Tactics For Retailers  
—Understanding Your Customer  
—Survival Tips For Small Retailers  
7/93-p16: California's Economic Crisis  
—The Resident Raider  
—Destination: Utah  
8/93-p20: Contract Workers: A Risky Business  
—The 20-Point Test For Classifying Workers  
—Major Differences In Tax Treatment Of Employees And Independent Contractors  
9/93-p20: Prepare For The Worst  
—The Long Road Back To Emotional Recovery  
—Resources For Disaster Planning  
—Protecting Computers And Data  
10/93-p18: Taking Charge Of Workers' Comp  
—A Management Checklist  
—Oregon Sets An Example For Successful Reform  
11/93-p18: Small Firms' Stake In Health Reform  
—The Clinton Plan's Impact On Small Business  
—Managed Competition  
—Other Plans Cover The Spectrum  
12/93-p24: A Flexible Style Of Management  
—For Further Information

**EDITORIALS**

1/93-p79: The Two Agendas Facing The New Congress  
2/93-p71: "Unsettling Revelations" About Federal Finances  
3/93-p87: A Guide To A Successful Future  
4/93-p83: Why Spending Cuts Must Come First  
5/93-p87: NAFTA: Growth Opportunity For Small Business

6/93-p79: Taming The Paperwork Monster  
7/93-p79: A Bill That Could Silence Small Business  
8/93-p79: Why Entitlements Must Be Curbed  
9/93-p79: Payback Time For Organized Labor  
10/93-p83: When Less Spending Is Really More  
11/93-p79: Doing Nothing Is No Longer An Option  
12/93-p87: When Local Means National

**ENTREPRENEUR'S NOTEBOOK**

1/93-p6: Quality Begins At Home (Roger Telschow; Ecoprint, Silver Spring, Md.)  
2/93-p6: The View From The Bottom (Michael Fitzgerald; Sunrise Publications Inc., Bloomington, Ind.)  
3/93-p8: Step Aside To Stay Ahead (Mike Weaver; Hand Held Products Inc., Charlotte, N.C.)  
4/93-p6: If At First You Do Succeed — (Joseph Phillips; Phillips Shrimp Peeler Inc. and Phillips Reaction Evaluation Pre-Centers, Wichita, Kan.)  
5/93-p8: A Spirit That Never Gives Up (Heidi Thurlow; Chantal Cookware Inc., Houston, Tex.)  
6/93-p6: Turning Failure Into An Asset (John Wiley; Supra Corp., Albany, Ore.)  
7/93-p5: Playing By The Rules—The Ones You Write (J. Peter Perez; Environmental Remediation Inc., Baton Rouge, La.)  
8/93-p6: For Best Results, Swim Upstream (Elizabeth Hays; Davis, Hays & Co. Inc., Maywood, N.J.)  
9/93-p8: Life Begins At 60 For A Change (Marilyn Norris; 21st Century Resources Inc., Dallas, Tex.)  
10/93-p6: When Status Quo Just Won't Do (Joe A. Alvarez Jr.; DCC Constructors Inc., Longwood, Fla.)  
11/93-p6: The Iceman Cometh To A Pool Near You (Randy Cushing; Pond Conversion Industries Inc., Weymouth, Mass.)  
12/93-p9: Developing Passion For A Product (Bill Thomas; W. Thomas Co., Reading, Pa.)

## LESSONS OF LEADERSHIP

1/93-p67: Hitting The Bull's-Eye  
James D. Easton and James L. Easton; James D. Easton Inc., Los Angeles, California

4/93-p59: A Successful Competitor  
Ivan W. Gorr; Cooper Tire & Rubber Co., Findlay, Ohio.  
1993-94 Chairman, U.S. Chamber of Commerce

**MAKING IT**

1/93-p12: —It's Only Rock 'n' Roll (Paul Scharfman; Rock Store, Los Angeles, Calif.)

—The Answer Man—And Woman (Andrew Garvin and Kathleen Bingham; Find/SVP, New York, N.Y.)

2/93-p13: —A Simple Life No Longer (Paul Keene, Ruth and Bob Anderson; Walnut Acres, Penns Creek, Pa.)

—The Unstoppable G.G. Fernandez (Bill Fernandez; Tech Corp., Franklin, Ohio)

—Present At The Creation (Fred Nazem; Nazem and Co., Menlo Park, Calif.)

3/93-p16: —More Than Hot Air (Louis J. Pearlman; Airship Intl. Ltd., Orlando, Fla.)

—Health Is Her Business (Janis Hahn; Radiology Relief, Inc., San Diego, Calif.)

—The Portable Tycoon (Marc Kreiner; Road and Show Cellular, Marina del Rey, Calif.)

4/93-p14: —Making The Connection (C. John Schoof; Artisoft Inc., Tucson, Ariz.)

—A Gooey Inspiration (James Clem; James Clem Corp., Chicago, Ill.)

5/93-p14: —Patient, Know Thy Illness (Janice R. Guthrie; The Health Resource, Conway, Ark.)

—Picking The High-Tech Winners (Michael Murphy; Publisher, *California Technology Stock Letter*, Half Moon Bay, Calif.)

—Comics For The Connoisseur (Denis Kitchen; Kitchen Sink Press, Princeton, Wis.)

6/93-p16: —Hawaii Calling (Richard Moody; Aloha Conferencing Services, Honolulu, Hawaii)

—Cactus Needles To Compact Discs (Sanford Berlin; Madrigal Audio Laboratories, Middletown, Conn.)

7/93-p12: —Theatrical Madness (Bruce Jordan and Marilyn Abrams; Cranberry Productions, Albany, N.Y.)

—A Comeback After Hugo (Patty and Charles Eitzen; Folk Art Traders, Christiansted, St. Croix)

—A Basket Maker With Vision (David W. Longaberger; The Longaberger Co., Dresden, Ohio)

8/93-p14: —An Airline Of Her Own (June Morris; Morris Morris Air Service, Salt Lake City, Utah)

—Power Players (Abby Aldecoa and Larry Miller; Portable Energy Products Inc., Scotts Valley, Calif.)

—In Remington's Footsteps (Harvey Ratney and Pamela Harr; Bridger Foundry & Gallery, Bozeman, Mont.)

9/93-p16: —Flying High On Bird Food (William D. Engler; Kaytee Products Inc., Chilton, Wis.; Small Business Person of the Year)

—Front Porch On The World (Jeff and Mary Freeman; Front Porch Computers, Chatsworth, Ga.)

—Permanently Temporary (John Chuang; MacTemp, Cambridge, Mass.)

10/93-p13: —A Company Built On Stress (Tahir S. and Katrina Cheema; Grand Aire Express Inc., Monroe, Mich.)

—Smooth Horse, Happy Rider (Karen Johnson; Valley Creek Farm Inc., Lake Geneva, Wis.)

—“The Customer Is The Answer” (John W. Humphrey; Forum Corp., Boston, Mass.)

11/93-p13: —Yachts At The Cutting Edge (Richard A. Difede and Roger Hatfield; Gold Coast Yachts Inc., St. Croix)

—Persistence Pays Off (Al Parker and Steve Lawwill; Polyfab Display Co., Woodbridge, Va.)

—The Learning Game (Steve Brown; Raya Systems, Mountain View, Calif.)

12/93-p16: —Thriving On His Own (Bernie Duran; Duran Enterprises Inc., Allentown, Penna.)

—Rustic And Wonderful (Linda Egelund; Restaurants in Bloomfield Hills and Westland, Mich.)

—Head Hunting In Russia (Hilary Greene and Michelle Schorr; Personnel Corps, St. Petersburg, Russia)

## SPECIAL ADVERTISING SECTIONS

1/93-p29: Taiwan  
6/93-p41: Egypt  
7/93-p37: Korea  
12/93-p8a: NAFTA

## SPECIAL REPORTS

1/93-p49: Franchising: A Special Guide  
2/93-p45: Offices Go Digital And Portable  
4/93-p49: Franchising: A Special Guide  
5/93-p48: Leasing Helps Firms Control Costs  
6/93-p44: Business Insurance Will Cost You More  
7/93-p53: Franchising: A Special Guide  
9/93-p36: Office Computers' Gee-Wizardry  
10/93-p32: The '94 Trucks  
10/93-p57: Franchising: A Special Guide  
11/93-p44: The Extras You Enjoy With A Luxury Car

## WHERE I STAND

1/93-p76: On Expiration Of Rule Ban [poll results in April issue, p79]

1/93-p68: On Training Ideas [poll results in May issue, p85]

3/93-p84: On Bank Lending

4/93-p78: On Economic Policy [poll results in June issue, p77]

5/93-p84: On Infrastructure [poll results in July issue, p77]

6/93-p76: On OSHA Reform [poll results in August issue, p77]

7/93-p76: On Budget Bill [poll results in September issue, p77]

8/93-p76: On The Minimum Wage [poll results in October issue, p81]

9/93-p76: On Labor Relations [poll results in November issue, p77]

10/93-p80: On Business Ethics [poll results in December issue, p85]

11/93-p76: On Health Reform

12/93-p84: On Paperwork

## AUTHORS

Alvarez, Joe A. Jr.  
--When Status Quo Just Won't Do [10/93-p6]

Aronoff, Craig E. (with John L. Ward)  
--Examine Why Key Employees Want Stock Ownership [10/93-p52]  
--The High Cost Of Paternalism [5/93-p61]  
--How To Choose A Consultant [7/93-p48]  
--In-Laws In The Family Business [9/93-p62]  
--Know How To Get Good Advice [12/93-p60]  
--Paying The Family: Common Problems [3/93-p70]  
--Philanthropy With Purpose [6/93-p60]  
--Rules For Nepotism [1/93-p64]  
--Suggestions For Nonfamily Managers [8/93-p61]  
--10 Myths About Outside Boards [4/93-p56]  
--Two "Laws" For Family Businesses [2/93-p52]  
--Will It Stand The Light Of Day? [11/93-p61]

Bacas, Harry  
--Old Firms Embark On New Ventures [11/93-p53]

Barada, Paul W.  
--Check References With Care [5/93-p54]

Barrier, Michael  
--"Adversity Brings Opportunity" [4/93-p31]  
--Business Schools, TQM, And You [7/93-p60]  
--Comics For The Connoisseur [5/93-p17]  
--Creator Of Habits [11/93-p64]  
--"The Customer Is The Answer" [10/93-p16]  
--Hawaii Calling [6/93-p16]  
--Hitting The Bull's-Eye [1/93-p67]  
--In Remington's Footsteps [8/93-p18]  
--It's Only Rock 'n' Roll [1/93-p12]  
--Patient, Know Thy Illness [5/93-p14]  
--Permanently Temporary [9/93-p18]  
--The Portable Tycoon [3/93-p20]  
--Quality Via Satellite [12/93-p71]  
--The Quality Leaders [3/93-p38]  
--Responding To Change [5/93-p58]  
--A Simple Life No Longer [2/93-p13]  
--Taxing The Man Behind The Tree [9/93-p30]  
--Where "Quality" Is A Language [1/93-p57]

Barrier, Phyllis  
--A Guide To Dining In [8/93-p67]  
--Reading The New Food Labels [4/93-p72]

Beales, Janet  
--Job And School Under One Roof [2/93-p55]

Berger, Lisa (with Robert H. Rosen)  
--Making People And Machines Compatible [4/93-p58]

Bodin, Madeline  
--Playing The New 800 Numbers Game [12/93-p73]

Broome, J. Tol Jr.  
--Cashing In On SBA Loans [12/93-p34]  
--How To Write A Business Plan [2/93-p29]

Brott, Armin A.  
--How To Avoid Bear Traps [9/93-p49]

Burwell, Annette K. (with Scott S. Moore)  
--How To Avoid Credit-Check Hazards [5/93-p56]

Buss, Dale  
--Heaven Help Us [11/93-p29]  
--Ways To Curtail Employee Theft [4/93-p36]  
--How To Write A Business Plan [2/93-p29]

Candler, Julie  
--Driving Down the Cost Of Driving [6/93-p54]  
--The Extras You Enjoy With A Luxury Car [11/93-p44]  
--Filling The Transit Gap [1/93-p39]  
--Getting It There In A Hurry [9/93-p60]  
--How To Choose A Distributor [8/93-p45]  
--Just-In-Time Deliveries [4/93-p64]  
--Leasing Helps Firms Control Costs [5/93-p48]  
--The '94 Trucks [10/93-p31]  
--Safe Driving Saves Money [3/93-p60]  
--Treating Drivers Like Customers [12/93-p56]  
--Ways To Outsmart Vehicle Thieves [7/93-p35]  
--Window Shopping At The Drive-In [2/93-p43]

Cheleakis, George  
--Has Uncle Sam Got A Deal For You [6/93-p32]

Chue, Bevins K.  
--How To Give Your Back A Break [6/93-p66]

Cushing, Randy  
--The Iceman Cometh To A Pool Near You [11/93-p6]

Dacy, Joe II  
--How To Spot Bogus Bills [7/93-p31]

DeCeglie, Paul  
--Visiting A Loan Officer? Be Prepared [10/93-p60]  
--What Franchisors Look For [7/93-p58]

DeMott, John S.  
--Big Price Tags For Little Lies [10/93-p40]  
--Business Insurance Will Cost You More [6/93-p44]  
--Business Lessons From A Disaster (with William D. Harrel) [5/93-p38]  
--California's Economic Crisis [7/93-p16]  
--Carriers Rediscover Small Business [11/93-p49]  
--The Clinton Push On Technology [5/93-p29]  
--Hardening The Rules On Home Offices [3/93-p66]  
--Key People, Key Protection [3/93-p42]  
--Recasting Enterprise Zones [2/93-p16]  
--Strength In Numbers [8/93-p53]  
--Too Few Good Enterprise Zones [10/93-p30]

Denalli, Jacquelyn  
--An Airline Of Her Own [8/93-p14]  
--Keeping Growth Under Control [7/93-p31]

Dysart, Joe  
--Plugging Into Online Databases [5/93-p26]

Ellentuck, Albert B.  
--For Your Tax File (Jan. - Dec.)

Ellman, Edgar S.  
--Rules You Don't Want To Make [8/93-p51]

Fanton, Ben  
--Theatrical Madness [7/93-p12]

Feinglass, Arthur  
--A Marketing Plan You Can Design [5/93-p42]

Fitzgerald, Michael  
--The View From The Bottom [2/93-p6]

Glenn, Leigh  
--Head Hunting In Russia [12/93-p22]

Gray, Robert T.  
--The Clinton Agenda [1/93-p22]

Harrel, William D. (with John S. DeMott)  
--Business Lessons From A Disaster [5/93-p38]

Hays, Elizabeth  
--For Best Results, Swim Upstream [8/93-p6]

Holly, Susan  
--A Country Twist At Every Turn [3/93-p33]

Holzinger, Albert G.  
--Office Computers' Gee-Wizardry (with Jon Pepper) [9/93-p36]  
--Renewing American Enterprise [3/93-p54]  
--A Successful Competitor [4/93-p59]  
--Why Small Firms Back NAFTA [11/93-p36]

Hotch, Ripley  
--All The Comforts Of A Home Office [7/93-p26]  
--Communications Revolution [5/93-p20]  
--How High Tech Works In Schools (with Joan C. Szabo) [12/93-p65]  
--Making The Connection [4/93-p14]  
--Managing From A Distance [2/93-p24]

Jaffe, Charles A.  
--Thriving On His Own [12/93-p16]

Kaufman, Steven B.  
--Good Advice For Hard Times [8/93-p60]  
--The Learning Game [11/93-p15]  
--Picking The High-Tech Winners [5/93-p16]  
--Power Players [8/93-p16]  
--Present At The Creation [2/93-p15]

Koss, Michael J.  
--Why Noisy Fun Is No Laughing Matter [2/93-p57]

Lipner, Maxine  
--More Than Hot Air [3/93-p16]

Litvan, Laura M.  
--Turning Trash Into Profit [12/93-p49]

Maynard, Roberta  
--Handling A Crisis Effectively [12/93-p54]  
--Improving English Skills [5/93-p68]  
--Meeting The New Law On Family Leave [4/93-p26]  
--A Renter's Market [9/93-p52]  
--Rich Niches [11/93-p39]  
--What Do Customers Think Of Your Firm? [4/93-p62]

Mazur, Marcia  
--A Treatment Not Talked About [11/93-p67]  
--When You're Sick On The Road [7/93-p70]

McElveen, Mary  
--Business Helps Sink BTU Tax [7/93-p45]

McKee, Bradford  
 --The Disabilities Labyrinth [4/93-p18]  
 --The EPA's New Guard [6/93-p63]  
 --Simpler Offerings For Smaller Firms [7/93-p33]

Mohr, Anthony J.  
 --Service Without A Smile [10/93-p70]

Mora, John M.  
 --A Gooey Inspiration [4/93-p16]

Moore, Scott S. (with Annette K. Burwell)  
 --How To Avoid Credit-Check Hazards [5/93-p56]

Nelson, Sharon  
 --At Last, Hard Facts On Family Firms [12/93-p60]  
 --A Basket Maker With Vision [7/93-p14]  
 --The Benefits That Flow From Quality [3/93-p71]  
 --Bits Of Business Wisdom Worth Savoring [10/93-p52]  
 --Blue Chip Performances [9/93-p44]  
 --Center Focuses On Women [8/93-p36]  
 --Challenge Your "Fundamental Assumptions" [1/93-p64]  
 --Choosing The Right Lawyer [6/93-p61]  
 --A Comeback After Hugo [7/93-p13]  
 --A Company Built On Stress [10/93-p13]  
 --Daughters As Successors In "Male" Industries [7/93-p48]  
 --Exercise Your Political Power [2/93-p52]  
 --A Flexible Style Of Management [12/93-p24]  
 --Flying High On Bird Food [9/93-p16]  
 --From Heirs To History: New Books [4/93-p56]  
 --Golden Employees—In Their Golden Years [8/93-p34]  
 --Health Is Her Business [3/93-p18]  
 --On The Horizon: More Investment In Women [5/93-p73]  
 --An Open Letter To Bill And Hillary [5/93-p61]  
 --New Resources For Business-Owning Families [9/93-p62]  
 --Prepare For The Worst [9/93-p20]  
 --Rustic And Wonderful [12/93-p18]  
 --Smooth Horse, Happy Rider [10/93-p14]  
 --The Unstoppable G.G. Fernandez [2/93-p14]  
 --When You're "One-Up" In the Family Firm [8/93-p62]  
 --Why We Don't Dish The Dirt [11/93-p61]  
 --The Womanly Art Of The Deal [1/93-p60]  
 --Yachts At The Cutting Edge [11/93-p13]

Norris, Marilyn  
 --Life Begins At 60 For A Change [9/93-p8]

Nowroozi, Christine K.  
 --How To Choose The Right Doctor [9/93-p68]

Pear, Marcia J.  
 --Focusing On Aging Eyes [1/93-p71]  
 --How To Appear Your Knees [5/93-p86]  
 --Living With Lupus [3/93-p73]  
 --A Walk On The Wild Side [10/93-p73]

Pepper, Jon  
 --Office Computers' Gee-Wizardry (with Albert G. Holzinger) [9/93-p36]  
 --Offices Go Digital And Portable [2/93-p45]

Perez, J. Peter  
 --Playing By The Rules—The Ones You Write [7/93-p5]

Perry, Robert (with Meg Whittemore)  
 --Multiple-Unit Franchising [7/93-p53]

Phillips, Joseph  
 --If At First You Do Succeed... [4/93-p6]

Pouliot, Janine S.  
 --The Best Defense [3/93-p50]

Resnick, Rosalind  
 --Front Porch On The World [9/93-p17]  
 --Protecting Computers And Data [9/93-p26]

Rosen, Robert H. (with Lisa Berger)  
 --Making People And Machines Compatible [4/93-p58]

Rothman, Howard  
 --The Boss As Mentor [4/93-p66]  
 --The Power Of Empowerment [6/93-p49]

Stovall, Steven Austin  
 --Your Secretary's Pivotal Influence [9/93-p46]

Sweet, Jesse H.  
 --Persistence Pays Off [11/93-p14]  
 --A Potential Crunch In SBA Loans [8/93-p28]

Szabo, Joan C.  
 --Clinton's Tax Plan: The Impact Varies [4/93-p27]  
 --Contract Workers: A Risky Business [8/93-p20]  
 --Creative Ways To Raise Capital [1/93-p43]  
 --Don't Neglect The Next Generation [9/93-p33]  
 --Easing Small Firms' Credit Crunch [6/93-p42]  
 --Efforts That Help Beyond Summer [6/93-p40]  
 --How High Tech Works In Schools (with Ripley Hotch) [12/93-p65]  
 --The New Tax Law's Business Impact [10/93-p24]  
 --Nothing Ventured, Nothing Gained [6/93-p28]  
 --Training Workers For Tomorrow [3/93-p22]  
 --Views On Training And Education [5/93-p85]

Teagno, Gary  
 --Opportunity Built By Association [9/93-p56]

Telschow, Roger  
 --Quality Begins At Home [1/93-p6]

Thomas, Bill  
 --Developing Passion For A Product [12/93-p9]

Thompson, Roger  
 --Benefit Costs Surge Again [2/93-p38]  
 --Benefits Update [3/93-p57]  
 --Health Reform Aims At Workers' Comp [5/93-p34]

--Health Reform Takes Shape [4/93-p44]  
 --Health-Reform Watch [7/93-p24]  
 --1993: Tough, But Hopeful [1/93-p16]  
 --Small Firms' Stake In Health Reform [11/93-p18]

--States Advance Their Own Plans [8/93-p29]

--Taking Charge Of Workers' Comp [10/93-p18]

--Where I Stand: Views On Health Insurance [1/93-p77]

Thurlow, Heida  
 --A Spirit That Never Gives Up [5/93-p8]

Vaughan, Kristi  
 --Cactus Needles To Compact Discs [6/93-p17]

Ward, John L. (with Craig E. Aronoff)  
 --Examine Why Key Employees Want Stock Ownership [10/93-p52]  
 --The High Cost Of Paternalism [5/93-p61]  
 --How To Choose A Consultant [7/93-p48]  
 --In-Laws In The Family Business [9/93-p62]  
 --Know How To Get Good Advice [12/93-p60]  
 --Paying The Family: Common Problems [3/93-p70]  
 --Philanthropy With Purpose [6/93-p60]  
 --Rules For Nepotism [1/93-p64]  
 --Suggestions For Nonfamily Managers [8/93-p62]  
 --10 Myths About Outside Boards [4/93-p56]  
 --Two "Laws" For Family Businesses [2/93-p52]  
 --Will It Stand The Light Of Day? [11/93-p61]

Warner, David  
 --A Bill to Outlaw Replacing Strikers [6/93-p56]  
 --Bureaucracy, Heal Thyself [10/93-p66]  
 --Business-Bred Lawmakers [1/93-p24]  
 --Civil Courts On Trial [8/93-p56]  
 --Congress Eyes A Piece Of The Rock [10/93-p50]  
 --Congress Moves To Reform Itself [7/93-p66]  
 --A Costly Tangle Of Paperwork [2/93-p28]  
 --Easing The Burden? [12/93-p67]  
 --Expanding The Wilderness [5/93-p66]  
 --The Move To Curb Worker Monitoring [12/93-p37]  
 --An Obscure Rule Works Overtime [3/93-p63]  
 --Readers' Opinions On Regulation [4/93-p79]  
 --An Unexpected Phone Bill [5/93-p72]

Weaver, Mike  
 --Step Aside To Stay Ahead [3/93-p8]

Weaver, Peter  
 --It's Your Money (Jan. - Dec.)

Werrett, Rosemary  
 --A Surge In Trade With Latin America [2/93-p32]

Whittemore, Meg  
 --Direct Line (Jan. - Dec.)  
 --The Franchise Search [4/93-p49]  
 --Multiple-Unit Franchising (with Robert Perry) [7/93-p53]  
 --Survival Tactics For Retailers [6/93-p20]  
 --Trade Shows' Direct Appeal [8/93-p48]  
 --An Upbeat Forecast For Franchising [1/93-p49]  
 --When Not To Go With Your Gut [12/93-p40]  
 --You Can Overcome Financing Hurdles [10/93-p57]

Wiley, John  
 --Turning Failure Into An Asset [6/93-p8]

Willen, Janet L.  
 --The Answer Man—And Woman [1/93-p14]  
 --Free-Spirited Enterprises (Jan. - Dec.)  
 --With Medication, Travel With Care [12/93-p77]

Zablocki, Elaine  
 --Quality Management Targets Health Care [2/93-p40]

